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A

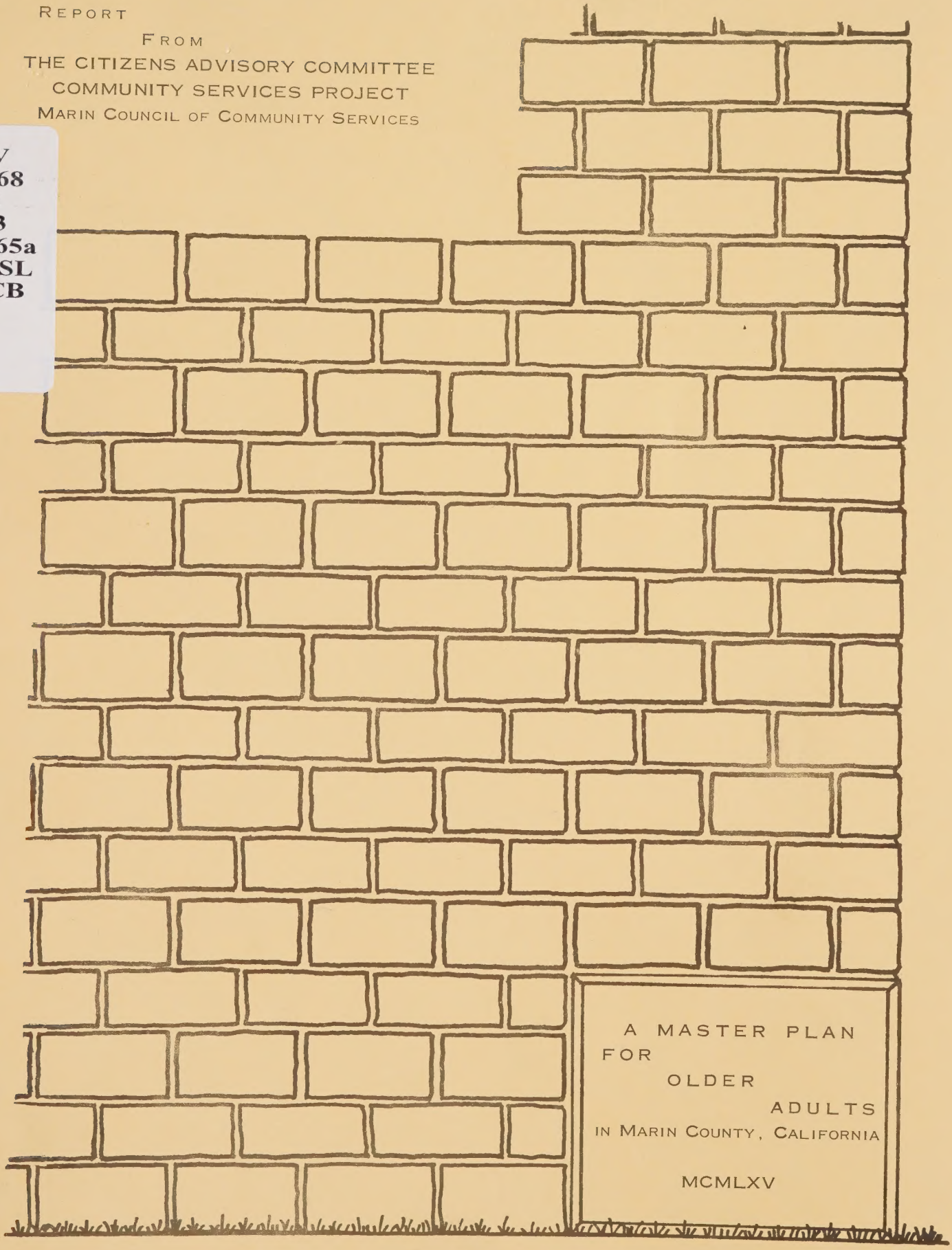
Report

From

THE CITIZENS ADVISORY COMMITTEE

COMMUNITY SERVICES PROJECT

Marin Council of Community Services



A MASTER PLAN FOR OLDER ADULTS

IN MARIN COUNTY, CALIFORNIA

MCMLXV

A special note to the reader:

So far as we know, no Master Plan for people has ever been published-- as opposed to Plans for streets and highways, recreation facilities and other such objects of physical planning. We urge this Plan for Marin County be accepted by Marin County as a pioneering attempt to bring understanding to a situation where social and economic disorder now are prevalent. Some answers in this document may not be the right ones; in any such case if these pages stimulate thought and discussion which lead to right answers we will be well satisfied.

The right answers for Marin County will not necessarily be right for any other part of the country. We do feel, however, that this document is suited to Marin, its people, its far-sighted County government and its voluntary planning agencies like the Council of Community Services.

The Citizens' Advisory Committee

A MASTER PLAN FOR OLDER ADULTS IN MARIN COUNTY, CALIFORNIA

published by

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The Citizen's Advisory Committee is appointed by the Board of Supervisors of Marin County; but under the terms of a contract between the County and the non-profit welfare planning body (the Marin Council of Community Services) it is responsible to the Board of Directors of the Council for the operation of its Community Services Project. (The Council is responsible to the Supervisors.) The Project is for the development, promotion and coordination of services needed by older adults in Marin County, and is supported by County taxes. The Council, however, receives its support through voluntary contributions made to the United Bay Area Crusade. This publication is, therefore, an example of joint public and private financing of social planning.

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> Actually, the crucial people are not the aged, but the younger groups. It is we who determine the status and position of the old.
>
> Irving Rosow [a]

More than half the population of the United States today is under 29 years old; over 80% of our total population was under 21 (or not born) when the Great Depression began. What can they know about growing old today?

...citizens hold the power of initiative and veto in matters of social action....Social need is essentially a state of public mind (and) it is reflected in the degree to which community leaders are cognizant of community problems...(and) are willing to work for problem solution. [b]

Our nation must learn to take advantage of the full potential of our older citizens - their skills, their wisdom and their experience. We need these traits fully as much as we need the energy and boldness of youth.

Dwight D. Eisenhower

(a) All sources for quotes and paraphrases which are identified by small letters in parentheses are listed in Appendix "A".

FOREWORD

Let this be granted at once: it is absurd to have to create a Master Plan for older adults; it is a little frightening even to think in terms of master planning for people at all.

Master Planning for older people somehow suggests that they are special types of human beings unable to take care of themselves, people who emerged from somewhere mysterious and are somehow now in our charge, whether or not they need our help - as many do not.

And, anyway, why not master planning for the middle-aged, or for young adults, or for kids? Why are older adults different?

There lies part of the absurdity: older adults are not different. But society thinks of them as different and treats them as different: and that is the rest of the absurdity.

When you reach 60 or 65 (says society) to you work and earned income are no longer important. You must rest and be happy! Join clubs! Be a volunteer! (No matter if you never did these things before; you are different now.) Stay healthy! Live on your savings and social security; baby-sit for your children (oh? they live somewhere else?). You have earned the retirement we are forcing upon you for your own good. Now go away; we have youth problems to worry about.

Absurd? Incredible would be a better word. We force the majority of our older adults into dependency because we forbid them to earn their own way, we isolate them from our own family groups and from community activities. We have given them modern medicine as they grew up, so they will live on and on (doing what? being what?), and we are irritated at the fuss some of them raise about need for help in paying for shelter or for illnesses. Have they no gratitude?

As a matter of cold fact, society is faced with only two alternatives: to let things go on as they are, which is unthinkable as the following pages should make indisputably clear, or to do the absurd which is to do the special planning now necessary to help the older adult help himself despite society.

And within the latter alternative are two choices: to do uncoordinated planning or to plan in an organized way - as through a Master Plan.

And with a Master Plan society also has two choices: to accept the present position in our culture of a majority of those over 60 and plan segregated services for their support and assistance, or

to reject this position and (for our own good as well as theirs) plan to help all older adults remain in the human race, to be as socially and economically independent as any of us for so long as they can, to contribute to society rather than to be dependent upon it.

The Citizens' Advisory Committee, in publishing this document, assumes that Marin County wants the second of each of the above pairs of alternatives and particularly the last one - which provides the only road to the elimination of absurdity itself.

DEFINITIONS

1. The Older Adult

To many, the ever-increasing numbers of older adults in the population(1) are the "senior citizens". The difficulty with using this term, however, is that it means radically different things to different people. Many - probably most - people over 60 dislike the term and refuse to identify themselves with it.

To others, the older adult is anyone over 65 years of age. But a simple age figure is utterly useless as a means of describing any one individual. Some people are old at 40; others young at 80. An age figure is best left for statistical tables, or as an unsatisfactory necessity for determining eligibility for programs which affect great numbers of people.(2)

As a Master Plan should be fairly specific about the object of its plans, the following is presented as an arbitrary definition, as a point of departure:

> An older adult is one whose social, economic and/or physical activity is limited (by himself or by others) for the reason that he has reached a certain age.

Covered by this definition are both persons over 60 and under 60. But in the latter group under this definition, and with respect to economic activity, one could include 19 year old girls. They do not limit themselves, but employers in certain fields of work will "discriminate" against them in favor of 17 and 18 year olds just out of high school. And certainly included would be the following, who are considered "too old" for certain jobs: 27 year olds seeking apprenticeships, 35 year olds looking for clerical, retail clerk or waitress positions, 40 year old men seeking salaried sales jobs, and almost everyone seeking employment after age 45.

Because at age 45 employment limitations (imposed by others) become nearly universal, however, the definition of an older adult should be refined to read:

> An older adult is one 45 years old or older whose social, economic and/or physical activity is limited by himself or by others because he has attained that age.

---

(1) Numbers in parentheses indicate that supporting data - or additional or complementary information - with regard to the text may be found in Appendix "B", keyed to the numbers.

Society, however, currently expects those of age 45 to 60 (or 65) to be self-supporting in all ways (ignoring any handicaps it arbitrarily imposes upon them); it does not consider such individuals as "old". It is not until they are in their sixties that society places upon individuals the label "old" (still without any regard to their actual capacities or desires) and retains as its only remaining expectation for most such persons - excluding those in professions - that they will instantly efface themselves and conform to the popular image of the "senior citizen".

As this Master Plan addresses itself to those whom society "sees" as older persons, it will substitute "60 years old" in the above definition in the place of "45 years old". It should be well noted, however, that this is completely arbitrary - as arbitrary as is society's judgment itself. It can be justified on no other ground than the wish of the authors of this document to communicate with society in its own language.

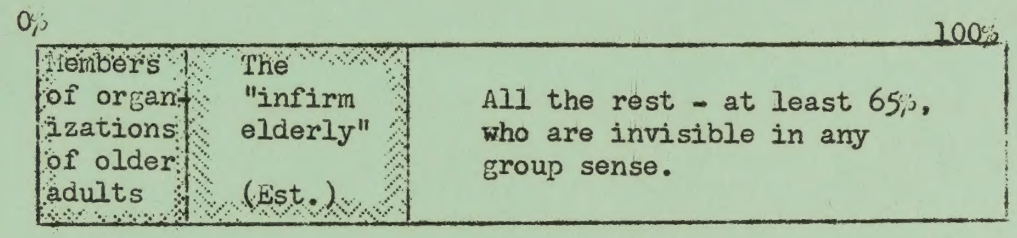
This arbitrariness immediately becomes apparent when we look more closely at the people now covered by our definition - by looking at them as people, and not as faceless units outside the labor market, numbers on a medical caseload or as strollers in the park wondering what to do with themselves.

The over-60 group, as defined above, separates easily into three groups:

1) A very visible group (which actually more and more includes people age 50 and over) known publicly as, and cheerfully considering themselves as, "senior citizens". Due to their high visibility the mistake is often made that they are the community's older adults, but in fact they seem to make up 15% or less of all persons over 60. (In Marin County, with some 14,877 persons over 60 (in 1960) around 5% are members of organized groups of "seniors" in the County. Given adequate facilities for group meetings and activities, undoubtedly the figure would at least double. But probably only if the nature of Marin's senior organizations and their activities changed so as to have a broader appeal to a greater variety of people would the number rise above a maximum of 15%.)

2) A fairly invisible group which might be termed the "infirm elderly": those who have some kind of impairment which would prevent them from carrying on normal activities even if social or economic barriers did not effectively do so." Recent estimates for the nation indicate that only about 15% of those over 65 have serious loss of mobility or capacity to function - with the great majority of these being over 75 years old. It can be assumed, therefore, that a maximum of 20% of the entire over-60 group fall into this category and that relatively few would be under 75.

3) And the third "group"consists of all the rest of the people age 60 and over (thus at least 65% of all of them) who are neither "infirm elderly" nor "senior citizens", and who are invisible in any "older group" sense. They are visible only as individuals, in their own economic and social circles, such as these may be, or in statistical tables which prove that many among them are in trouble in terms of finances, housing and health.



(100% equals 14,877 persons 60 and over as of the 1960 census, or 18,209 - estimated for January 1, 1965)

There is another way that persons 60 and over can be classified. Putting all three of the above groups back together again and starting over from the basic definition, we can identify these two groups:

1) Those whose activities are limited by themselves (for any reason, including great age); and

2) Those upon whom limitations have been imposed by others.

In the first group it may be estimated, (a) a few "senior citizens" who retired voluntarily and like it that way, (b) probably most of the "infirm elderly" who have accepted and made some sort of psychological adjustment to their situations, and (c) a minority of the invisible 65% - a proportion which can only be deduced.

In the second group are, by estimation, (a) most of the "senior citizens" (who have, in a significant number of cases, banded together simply because they found no welcome for them anywhere else), (b) a few of the "infirm elderly" whose infirmities are a result of the emotional and psychological shock of discovering the hard way that practically nobody wants them after age 60, and (c) the great majority of the invisible 65%. (Many of these, it should be noted, have overcome limits imposed on them, are self-

employed or are members of professions where few retirement standards are imposed.)

0% 100%

LIMITED BY SELVES	LIMITED BY OTHERS
1/3rd of "Senior Citizens; 2/3rds of "infirm elderly"; 1/5th of all others	2/3rds of "Senior Citizens"; 1/3rd of "infirm elderly" and 4/5ths of all others, including those who have overcome the limitations.

(100% equals 14,877 persons 60 and over as of the 1960 census, or 18,209 - estimated for January 1, 1965.)

Obviously it is the second group for whom a new kind of planning is needed. They are the ones limited by no choice of their own, and for reasons which, while they may have narrowly based justifications, in general make no social, economic or physical sense whatsoever. This is the group which exists only because society created it, to whom certain characteristics are attributed only through social mythology as reinforced and identified by the multitudes of special services which are aimed at them.

It is ironic that many of these services, created with good will and by good intentions, have had the effect of segregating out a group of people so many of whom never wanted the services in the first place. Now they not only must accept them - out of sheer social and economic desparation - they must lobby for many more if they ever are to attain the level of security and dignity they have every right to have but which society prohibits them from earning for themselves.

The definition of "older people" for whom Master Planning is essential and the identification of those covered by the definition indicate the kinds of planning required. Planning must be:

1) for those 60 and over whose major limitations, imposed on them by society, prevent them from being just as self-sufficient as any other adults in the population ;

2) for those 60 and over who have been limited similarly, but who have begun to accept exclusion as "natural" and to limit their own activities to conform with this "reality"; and

3) for those 60 and over with "real" limitations - i.e. those imposed by social, physical, emotional or psychological handicaps, which may or may not have resulted from the natural aging process. (See illustration, next page)

2. A Master Plan

A Master Plan is simply a compilation of sign posts and arrows which are enumerated and described in some sort of order of priority. There are three attributes essential to it if the Master Plan is to be of much value to a community: it must cover its subject comprehensively; it must show clarity of purpose; and the steps necessary to achieve purpose must be in an orderly arrangement.*

A Master Plan is not, itself, an answer or a solution. (Sign posts never transported anyone anywhere; all they can do is to point out ways to travel, or to testify to distances covered or yet to be covered.) Thus, master planning involves not only creation of a Master Plan but use of the plan.

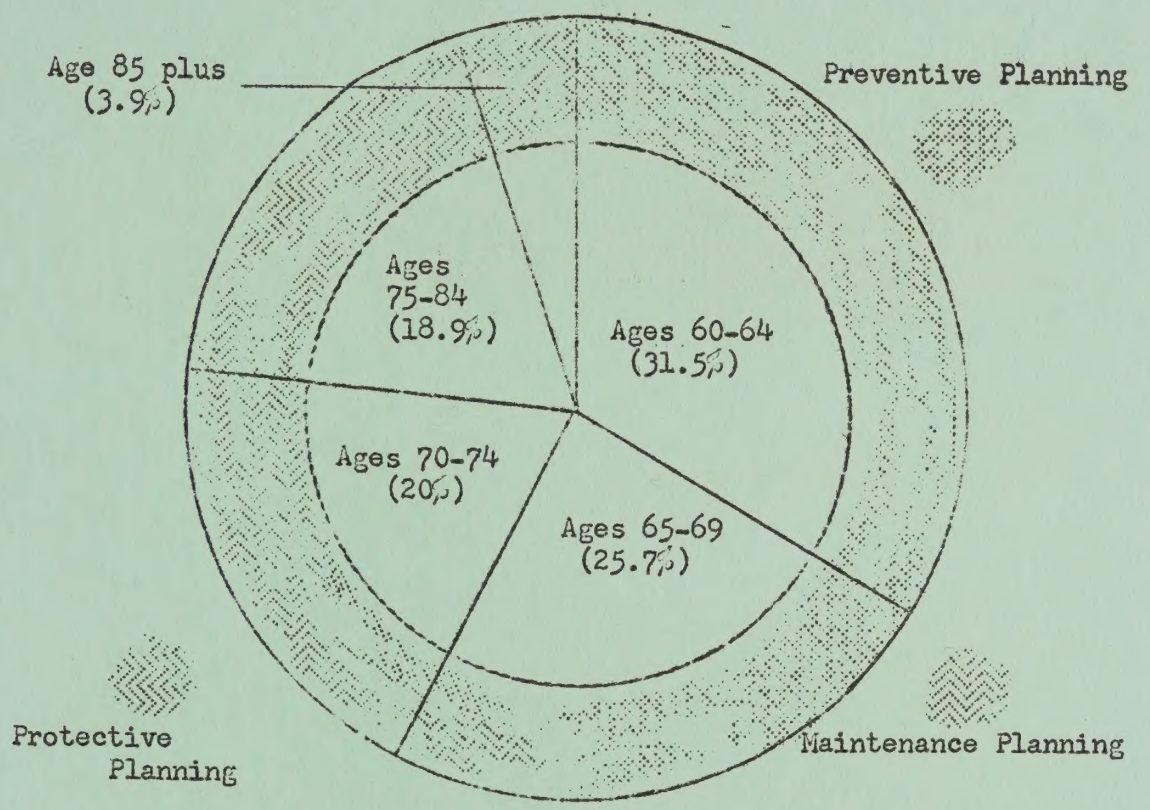
Intelligent use requires understanding of the "why" and the "what" of the Plan, acceptance of it (or modification of it until it is acceptable) by officials, community leaders and, ultimately, by the general public, and then the development of the means necessary to carry out the steps required.

As much wisdom as possible will go into the creation of a Master Plan, but progress can come only from wise use of it. There is no substitute for human judgment : acceptance, rejection or substitution of any element in the Plan is "right" if it is so decreed by the people of Marin County as they carefully study and use it.

These things are true of any Master Plan, but they need emphasis in connection with this one for a number of reasons.

*This third attribute is largely absent from this document because "taking steps" can occur only after there has been full and unlimited planning involvement by Marin's institutions, agencies and organizations, public and private. Once there is community acceptance of the purposes outlined in the Master Plan, however, then Marin's direct service and action groups will have the mandate to take steps - to translate concepts into action - as only they can do.

WHICH, AND HOW MANY, MARIN COUNTY OLDER ADULTS DO EACH OF THE THREE KINDS OF PLANNING MOSTLY CONCERN? *



	Total	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-84	Ages 85 Plus
Men	6,601	2,273	1,737	1,264	1,119	208
Women	8,283	2,404	2,088	1,705	1,701	385
Total	14,884*	4,677	3,825	2,969	2,820	593
%	100	31.5	25.7	20	18.9	3.9

*1960 Census Figures -- estimate for 1/1/65 is 18,209

First, it deals with people, not things. Second, it calls for examination of social and economic problems the real nature of which will come as a shock to some people and may find them indignantly disbelieving. And third, this Master Plan in effect calls for what one expert states is the only real way out of the dilemma facing us and older adults; it calls for "a basic reworking of our national aspirations and values. Anything less than this ((he said)) will see us treating only symptoms, nibbling at the tattered edges of our social problems without penetrating to their heart." (a)

MASTER PLAN for older adults in Marin County

General Purposes and Structure

General Purposes

To outline plans for Marin County which will.....

A.---prevent arbitrary segregation of active older adults from society, (a) because this tends literally to destroy some of them as human beings, (b) because it creates among them dependencies inappropriate to their age or capacities which (c) then result in necessary (but undesirable) demands from them upon the general population for special, supportive programs, and (d) because it deprives society of their contributions to the general welfare;

B.---develop programs in Marin County as necessary, for those active older adults already segregated by current social and economic forces (some of whom are, in consequence, already dependent to some degree upon society for some kind of support) which programs will have as a major purpose maintaining them in or returning them to the degree of social, physical, economic and psychological independence commensurate with their individual capacities; and

C.---develop and maintain programs needed by Marin County older adults who now are permanently unable to be normally active because of social, economic, physical, mental, or psychological handicaps.

Structure

Plans to meet these purposes clearly must be of these kinds: preventive plans - to try and keep older adults from becoming dependent in ways inappropriate to their capacities; maintenance plans - to try to at least keep older adults in a state of secure dignity and deserving of community respect, and which can return to independence older adults who have become to some degree dependent; and protective and supportive plans - to serve those older adults who, for any reason, have become and will remain dependent.

Each of the three following Sections of this document will deal with one of these three kinds of plans.

No plans are arbitrarily classified by the ages of older adults for whom they might be useful for reasons already stated; but each

Section will begin with "general comments" on those different kinds of situations in which various older adults find themselves to which are addressed the plans in that Section. Obviously, also, the 60-75 year old group will be most affected by preventive plans, and the genuinely old by supportive and protective plans.

Statistical and other supporting data is liberally referred to, but has been relegated to appendices as much as possible to avoid disrupting narrative sections; and an index with extensive cross-referencing will be found at the back of this document.

SECTION ONE - PREVENTIVE PLANS

General Comments

As illustrated on the graph, page xii, preventive plans in this document are for by far the largest single group of older adults - those who have been segregated from economic, social and other activities before this made any sense necessarily in terms of their capacities. Preventive Planning, in this context, is a new kind of planning; with some notable exceptions, there is practically no comprehensive planning now for older adults until they have become old enough, or have sufficiently visibly been stricken with social, economic or physical problems to attract the attention of traditional planners with their traditional plans.

Today, thousands of people age 60 and over, in cities and towns across the nation retire from active economic life that was natural for them - a day or a week before - at age 59, or whatever. (3) In some cases the retirement is voluntary; in most it came about because of compulsory retirement plans, loss of employment and inability to find new employment, or ill health.

Retirement at an age of around 60 to 65 is favorably thought of by most people. It got its "good image" many years ago when people really were old in that decade of their lives. Retirement came at a natural point during the aging process. Retirement years were not too many in number, and they could be spent under reasonably pleasant circumstances, surrounded by members of the family and in a familiar home environment. It was a time for relaxing, for unwinding, for playing the role of the grandparent and respected elder. Loss of outside employment thus had its very real compensations. (The housewife's job in the home remained, though with adjustment necessary to having Dad under foot all the time every day.)

From the point of view of society, the family and the community also, retirement was a good thing. Back in village days, society thus obtained its elder statesmen, the son moved up into his father's shoes and the community maintained its healthy balance of reward and challenge. Everybody benefitted.

But retirement at that same age still is thought of favorably by most people. Compulsory retirement at 65 is standard; some major plans make retirement with pensions now possible as early as 55; and compulsory retirement at 45 is being talked about as a probability before the end of the century.

People are beginning to wonder what they will do with the second half of their lives - from age 46 on - but few, today, wonder what the over 60 retirees now are doing with the last third of their lives. The problem is much the same and has been with us in an ever-increasing degree for thirty years, but it has remained largely unrecognized because of social myths.

Social mythology is a powerful force in shaping people's ideas about life and it keeps those ideas rigid long after justification for them has vanished. Such is the case with "retirement" a word which often no longer even describes accurately what happens. "Ejection" might be better; and "rejection" would be better still.

Retirement no longer comes at a "natural" point in the aging process; such a "natural" point would come closer to 75. (4) (See data on the aging process, Section Three.

Retirement years are no longer few in number they are so many that there is time for a second career. For those without the necessary inner resources to "start over" - for most, in other words - it is a span of time which may be desperately frightening and will be unpleasant for many.

Retirement is no longer from a job to yesteryear's "reasonably pleasant circumstances". Seldom is it back to a home in which the children still live - they departed years ago to their own apartments, as often as not in another community a thousand miles away. No longer, in other words, do useful functions as a part of a family group help compensate for the loss of useful (and profitable) functions on the job.

The home itself - the house - may not be available any more; or, if available, for how long can it be maintained with rising taxes and sharply reduced fixed income? And for what purpose should it be maintained, anyway, when only one or two persons remain there? (A big house is much emptier than a little one.)

Pensions are better today than they were thirty years ago; savings may be the same or better, but now they must be stretched over a third of a lifetime and not just a handful of years. Retirement is no time to relax, now; rather it is past time to start worrying about how to live on low, fixed incomes in a world where costs still spiral upwards, and for a span of years in which ill health and loss of physical or financial security menace more each year. It is no time to unwind for there are new and strange crises yet to meet for which today, there is practically no preparation at all.

And what does one do, today, in retirement? One can fish for only so long. One can travel only as it can be afforded. One starts a new life only to the degree that one has the inner resources to do so (plus the training, experience or education needed). One slips easily into volunteer work and community work only if this had been a familiar activity in the past - which it has been for only a very small number of people, most of whom are in better than average financial condition anyway.

And from the point of view of society? The real picture is just as dismal. Society does not utilize its retired adults as elder statesmen; there is little natural respect for age, wisdom and experience any more. The son isn't stepping into his father's shoes in the old sense - more likely social continuity ends when he steps into somebody else's shoes, or has a job the likes of which did not exist twenty years ago. The community has probably become badly lopsided; all upper income, all lower income, all bedroom or all industry and commerce.

The older adult disappears as a face, as an identity and as a recognizable asset worthy of conservation.

In summary, "retirement" today usually means ejection from a useful job which has been the main source of financial support, back to a low-income situation where (for good reasons or bad) there is rejection from a family group, and where the older adult finds many of the community's activities of decreasing interest (no associative value with children or employment), and are increasingly inhospitable to older adults because ours is a youth-oriented world.

The psychological effects are sometimes as dramatic as they are tragic. The older individual inescapably feels less needed, therefore less wanted, therefore more useless, therefore less motivated to fight to continue a normally active life. For those who find no satisfactory answer there are physical effects and emotional effects, and finally there can be complete disintegration.

The key factor in all this is the fact that neither society today nor the economy does think it needs the older adult; and where a person is not thought to be needed he is not wanted. And where he is not wanted he is, without malice intended, considered useless.

This is reality, 1965. And the only rational question to ask is which of these three alternatives is best? To - - -

1. Leave matters as they are; or

2. Find substitutes for the lost job, lost family function, lost value to the community; or

3. Accept no substitutes, no make-work to keep older people busy, busy, busy (and still useless), but devise ways in which they will again really be needed, therefore really wanted, therefore really useful.

For those who believe that the human spirit and human dignity are tangible qualities which not only must not be taken away from any person, but which are assets to any community, there is, for preventive planning, only the third alternative. Neither of the others will help.

Subjects given major coverage in this section will be: CONTINUING EMPLOYMENT, and the general subject of PRE-RETIREMENT PLANNING. (Specifics of the latter will be covered in the next Section.)

PLANS FOR MEETING ECONOMIC NEEDS

General Comment

Any plan to prevent economic dependency from occurring must necessarily be one of two types or a combination of the two: plans to sustain income at a level permitting individuals to live in dignity and comfort (with that essential small amount left over for the recreation needed for health); or plans to reduce expenses so that even with low income that same kind of life will be possible.

The latter alternative will not be considered under this Section because expenses for any one group of people cannot be reduced (a) without some sort of labelling and segragation of that group or (b) without subsidy: payments by others on behalf of that group. Neither of these results is ideal. There is need for both (in the current absence of an ideal society) and subsidized and segregating programs are recommended elsewhere in this Master Plan, but preventive plans can at least aim at an ideal; only plans for sustaining income, therefore, are dealt with here.

There is another equally strong argument in favor of this alternative. As the obvious way to sustain income is to provide genuine opportunity for it to be earned, there are social benefits accruing to the earning individual as well as, and as important as, the economic.

Continuing Employment

The most far-reaching plan to meet the need for sustained income also is obvious: one which will do away with compulsory retirement. (3) It is a simple solution to recommend but it raises problems in other areas which cannot be ignored:

(1) Disregarding a probable leveling off of the population explosion (which will reduce this figure somewhat) there will be 300,000,000 people in the United States by the year 2,000. All techniques to increase the number of jobs available, including, it could be argued, that of early retirement, may have to be used to meet the exploding need for jobs. (c)

(2) In each of the next ten years there will be an increasing number of teen-agers celebrating their 17th birthdays; in 1974, over 4,000,000 teen-agers will enter (or try to enter) the labor market. As there is a clear correlation between unemployment in this group and teen-age crime and social disorientation; and as the teens of any year are the community leaders of future years, jobs clearly are critically important for them. (c) (5)

(3) Unlimited, unorganized retention of older workers can impede industries in efforts to keep up with technological changes, remain competitive or enter new fields to meet demands of the market. The older the worker the more out of date may be his work experiences; the older the worker the less likely it is that he has had any formal job training in the first place. (6)

(4) Some employers are partial to compulsory retirement because it is an easy way to get rid of workers they want to get rid of - for whatever reason, good or bad - and it permits relatively easy actuarial calculations for pension and welfare plans. Unions usually approve of compulsory retirement because it opens up positions into which others can be promoted; and many older workers like it because they still believe in the social myth that tells them retirement is wonderful.

There are strong arguments for ending compulsory retirement, however (and which similarly go beyond the competence of this Master Plan to consider). (7) Just for one example: the danger of early retirement to the financial feasibility of pension plans; early compulsory retirement will make them increasingly expensive and could eventually undermine them to the point where they become useless. (c)

It is such arguments as these, backed by the ones basic to this entire Master Plan, which indicate that compulsory retirement is an increasingly destructive force, socially and economically. These arguments lead to our belief that compulsion should be removed from retirement systems, and to the recommendations that:

1. Compulsory retirement plans in Marin County be eliminated as standard practice, wherever possible, on the grounds that they do not fit the social or economic needs of society.

2. That, in view of the probability that some could not be eliminated without considerable planning and adjustment, a top-level committee be established by the Marin County Board of Supervisors - to include management, labor, pension and economic experts, plus at-large

civic leader representation - to determine what new retirement trend would best meet the social and economic realities of today, and which would unduly penalize neither the older adult nor the younger generation.

Aside from continuing employment as a means of sustaining income, there is only one other way. It is through what (very unfortunately, because of the emotional color of the words) has come to be called either "unearned income", or "income for non-work".

All the terms mean, of course, is income coming to people who are not currently, or directly, working for that income. It includes social security (which was earned, but in earlier years) unemployment insurance (which was paid for, through earlier taxes) and similar payments: veterans benefits and all kinds of pensions and welfare benefits.

Some individuals under some circumstances,fiscally speaking, may not have "earned" the income - as the totally disabled war veteran who earned it in other ways; and it might be claimed that some earn welfare payments in no manner at all. Right or wrong, these considerations have no place here.

If compulsory retirement is determined to be necessary for the general good of the economy and in the best interests of most of the population, then income for non-work is of immediate and staggering importance.

Some already accept it as this. It is true, for example, that for the over 62 group non-work income (social security) makes up over half of all their income, and is the most essential component of the income received by most of them. But unions - notably the Steelworkers - are aiming at guaranteed yearly income which may or may not reflect real work; this affects the non-retired, and introduces a whole new concept of social and economic life.

The non-work income concept for the retired not only can but must be accepted so long as compulsory retirement prevents income from being earned. And if compulsory retirement is determined to be best, non-work income as discussed under Maintenance Plans, should then replace "continuing employment" and become a major part of "preventive" planning in the area of economics. At the same time useful work of the kind recommended under "Community Centers" and "Volunteer Work", in the next Section, also would assume much wider importance.

Re-Employment

Solutions to the problems of continuing employment will affect a large number of older people; but they will not wholly solve economic problems of older adults. Today any unemployed person 45 years or over who seeks re-employment finds a number of barriers in his way, only one of which is related to compulsory retirement programs. (This one is the employer's reluctance to hire a man who will be on the job only a relatively small number of years before he retires on a pension which, if it is enough to live on, the man has not, in the acturial sense, worked long enough to earn.)

Plans to overcome other kinds of re-employment barriers are discussed in the next Section .

Pre-Retirement Planning

There comes a time when retirement is appropriate for an individual, and should be "compulsory" in the sense that continued employment beyond that time would be impractical, unfair, unproductive or for some other reason would not be in the best interest of employer, employee or community.

What preventive plans can there be to ensure retirement, at the appropriate time for each separate individual, to a life of economic security? The "appropriate time" is so clearly something which could be different for each person that the only plan to recommend is one which establishes a system, within which there is opportunity for employer and employee to find the right answers. This system should be aimed at eliminating these general situations:

(1) Retirement at too young an age
   (a) in terms of the individual's physical, mental, emotional and social capacities to continue to function well on the job.
   (b) in terms of the individual's lack of ability to adjust to the probable number of years of retirement that would be asked of him;
   (c) in terms of the adequacy of the pension plan (coupled with other income) if he is to remain economically independent after retirement.

(2) Retirement which - at any age - is too abrupt for the individual to be able to adjust to in a reasonable length of time.

(3) Retirement at too late an age (regardless of what age this may be)

   (a) in terms of the employer's interests
   (b) in terms of the employee's interests

The only plan which can cope effectively with all these elements is one which introduces into regular work settings pre-retirement planning, in which employer and employee participate.

Beginning at some arbitrary age - say 45 - employees should be required to attend sessions at which the whole question of retirement and what it really means today is gone into in a general way.

As employee age increases, sessions should increase in number and go increasingly into detail (from, say a one hour movie, once a year for those aged 45 to 50, through a range ending with an hour lecture once a week plus an hour each month of planning sessions between each employee and a trained personel expert, beginning at age 70).

At each general session - movie or lecture - both employer and employee should know that there is an opportunity at any age to achedule a private individual session to discuss in more detail the advisability of retirement. There are some men for whom early retirement would be best, in their or their employer's interest.

Regular compulsory sessions for older workers and all special private sessions should get down to the basic two questions:

(1) Would it be best for the employee to retire now? and

(2) If so, is he prepared - socially, psychologically, economically - for the wholly new way of existence that is retirement living?

The general subject of pre-retirement planning has been covered, above, in this "preventive" planning Section because this planning will prevent many of the problems common to retirement living from ever coming up, and because it should occur before retirement.

Proposed contents for pre-retirement planning sessions, however, and for "retirement planning" (which occurs after retirement) are covered in the next Section

Recommendations:

> That each employer in Marin County (private or governmental) employing 25 or more persons seriously consider instituting his own pre-retirement planning program; and that those

who do not feel they economically are able to, plus all employing less than 25 persons, co-sponsor with unions and educational institutions, pre-retirement programs to be offered in central locations.* (For one such location see recommendations on the County Activities Center, in the next Section.)

*According to Marin County Development Association figures in 1964, Marin County has about 30 manufacturing businesses employing 25 or more persons, seven of them with over 100 employees.

Preventive

PLANS FOR MEETING SOCIAL NEEDS

General Comment

In view of the fact that good preventive planning in the economic area can enable older adults to remain economically independent, there would be for them no more need (nor less) for community planning to meet social needs than for any other segment of the population. Economic security for an individual carries with it both financial and psychological freedom for the individual to plan his own social activity.

Social needs to be met through planned recreation, and volunteer opportunities, community centers and senior centers - on which only brief comments are made below - will therefore be covered fully under "Maintenance Planning".

One recommendation may be made at this point, however. It is clear that some groups of older individuals appear to have much less need for "preventive planning" than other groups, whether for reasons of social, economic or psychological security or a combination of these; they exhibit, in any case, a high degree of independence. One such group in Marin County is the Sons In Retirement (SIRs). It is possible that a study of this group could reveal information of fundamental importance which could help others to attain the same desirable sense of independence and security.

> It is therefore recommended that the Board of Supervisors ask the SIRs organization in Marin County to work with a research branch of an educational institution to determine, by self study, the elements which seem to be enabling its members to maintain a high level of social, economic and psychological independence in the face of the many obstacles to independence for older adults enumerated in this Master Plan, and that a report be published on the results, in such a way as to avoid any invasions of privacy.

Recreation

"Re - creation" is the essential meaning of the word recreation. Recreation is essential for the mental, psychological and physical health of any individual. As indicated above, recreation needs can be met by employed, earning individuals as they wish, but pre-retirement planning for employed persons should cover recreation needs after retirement for which preparation would be wise before retirement. Adequate public recreation facilities should be available to older adults, of course, as to all age groups.

Volunteer Work; Community Centers

As with recreation, participation in community affairs through volunteer work or in community center activities is a matter of individual choice for the employed - or otherwise economically secure - person. The Center and the Volunteer Bureau are facilities available for anyone's use. Their special significance for older adults lies in what they can mean to retired persons; they are discussed fully, therefore, under "Maintenance Planning".

Preventive

PLANS FOR MEETING PHYSICAL NEEDS

General Comment

Again, economic security is the key factor making it possible for individuals to plan to meet their own needs in the physical areas: recreation, housing and health. The first two subjects will be covered extensively in the next Section of this document; health is covered as a major item most appropriate to Section Three on "Supportive and Protective Plans".

SECTION TWO - MAINTENANCE PLANS

General Comment

Maintenance Plans are for the second largest group of persons aged 60 and over. (As was shown on the "pie" diagram on page xii, Preventive Plans are for the largest.) In the group for whom maintenance plans are important are those who have now retired and are still active mentally and physically, and as yet are in little need of "Protective" or "Supportive" services and plans.

Over the coming decade or two the number of older adults needing "Maintenance Planning" will be enormous unless Preventive Plans covered in Section One are acted upon. (See pie diagram, next page) The number can be reduced to some extent, however, if these Maintenance plans are carried out, for implicit in each is the aim of promoting the maximum possible independence for older adults for whom this is desirable.

Even under the best conditions, however, there is and will continue to be a substantial enough group of older adults who belong in, and are in, the retired group so that planning to help them maintain themselves according to adequate standards of economic, social and physical well-being must be done. (It can be qualitative planning initially, with the quantitative aspect given closer attention when it is known to what degree the Preventive Planning concepts in this Master Plan have been found acceptable by Marin County.)

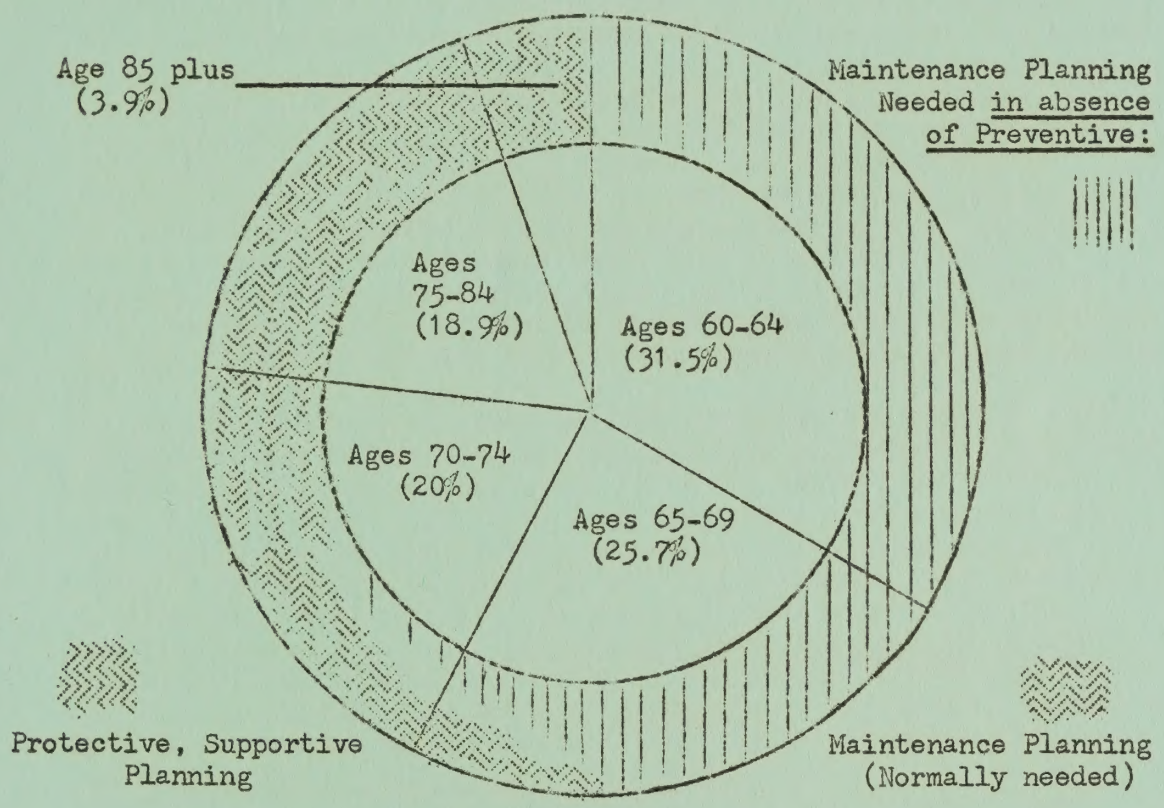
As with other plans recommended in this document, Maintenance Plans recommended are designed to reflect the needs and characteristics of the older adults for whom they are specifically intended. As of 1965, these include:

1. Persons who have been retired compulsorily, or have lost their jobs for any reason and have been unable to get re-employment; and those retired voluntarily who have discovered that retirement life is not all it is supposed to be;

2. Persons who are retired and are content to be retired, but who are facing serious adjustment problems common to retirement life.

These plans are not for retired persons who have all the economic, social and psychological independence they need, of whom there may be many.

WHICH, AND HOW MANY, MARIN COUNTY OLDER ADULTS WILL NEED MAINTENANCE PLANNING IF NO EFFECTIVE PREVENTIVE PLANNING IS DONE? *



	Total	Ages 60-64	Ages 65-69	Ages 70-74	Ages 75-84	Ages 85 Plus
Men	6,601	2,273	1,737	1,264	1,119	208
Women	8,283	2,404	2,088	1,705	1,701	385
TOTAL	14,884*	4,677	3,825	2,969	2,820	593
%	100	31.5	25.7	20	18.9	3.9

NOTE: Underlined figures are (roughly) for those who will need maintenance planning if no preventive planning is done for them. It would mean a minimum increase over those normally needing it of about 100%. (From some 4,000 to some 8,000)

*1960 census figures. Estimate for 1/1/65 is a total of 18,209

Describing the same group in other terms, these plans are primarily for---

(1) The "senior citizens" (as defined on page viii)

(2) Some of the "infirm elderly" (defined on page viii) who, through these plans, might be returned to a degree of physical or emotional capacity they do not now, in their isolation, enjoy; and

(3) Any of the "all other" older adults (defined on page ix) who might wish for any reason to take advantage of services made available as a result of these plans. (An example might be retired persons not now involved in group activities, capable of as much independence in life as any nonlimited and employed person, who want to get their teeth into an activity which is productive in some other sense than - or in addition to that of - the economic. Many such persons could become deeply interested in the "County Activities Center" recommended later in this Section.)

As can be seen from these general comments, the plans in this section of the Master Plan are, in general, for retired persons for whom retirement makes sense, and for those retired too early, and who need help to get back into the economic mainstream; they are mostly not for those whose capacities have become sharply limited for reasons of very old age, ill health or other permanent impairment. Consequently, the subjects given major attention in this section are under Maintenance Plans for Economic Needs: RE-EMPLOYMENT; UNEMPLOYMENT SUPPORT; RETIREMENT SUPPORT; and RETIREMENT PLANNING (in terms of specifics -- the general subject was first covered under "pre-retirement planning" in Section One); under Maintenance Plans for Social Needs: COMMUNITY CENTERS and VOLUNTEER WORK; and under Maintenance Plans for Physical Needs: HOUSING.

Maintenance

PLANS FOR MEETING ECONOMIC NEEDS

General Comment

One is likely to think of all persons over age 60 who are not working as "retired". This reflects current social throught about how a senior citizen should act and should fit himself into present-day cultural patterns. As should have been made very clear already in the pages of this document, this is not thinking realistically. Members of this group should be thought of either as retired persons or as unemployed persons. Those in the second category are those who, as individuals, are perfectly capable of engaging in productive and profitable economic activity and who would like to.

Plans to meet the economic needs of the latter group are therefore of a "re-employment" nature or an "unemployment support" nature. The former could involve simply getting a job opening and an individual together, or it might involve a prior program of retraining, training in new skills, or rehabilitation.

Plans to meet the economic needs of those who realistically are termed "retired" persons can be classified as "Retirement Support" plans.

(An associated planning area set forth in this section on economic needs is "Retirement Planning". Although this will cover social and physical aspects as well, it is appropriate under this subsection because economic security, more than any other single factor, can make social and physical security possible.)

Re-Employment

Employer discrimination on the basis of age has become such a firmly intrenched reality in the labor market that laws have been passed against it. (8) Initially based on broad generalities (which in turn had some intelligent basis in fact), calendar age has now become a characteristic with which all sorts of personal attributes have been indiscriminately associated. (9) It is a blindly accepted "fact" in one kind of employment, for example, that 17 and 18 year old girls are superior to 19 year old girls. This is said to be based on the theory that the former are more malleable; a 19 years old has already begun to have "ideas, notions and habits of her own".

With instances of employer discrimination on an age basis in later years other factors do complicate the picture; there are much more defensible reasons for employer unwillingness to employ "the older worker". This real question remains, however: if all emotionalism and social mythology related to the discrimination is cleared away, are any of the objective reasons remaining good enough? Are they good enough, for example, so that an employer

can objectively prove that it is not in the best interests of his business to take on as an employee a person over 60? If so, he should not be urged blindly to do so, even when it would be in the best interests of the prospective employee.

There is plenty of evidence, however, suggesting that the employer could not prove his case (with obvious exceptions applicable to certain kinds of business or particular individuals over 60).

Even if he could provide objective proof another question still remains: are his reasons good enough, if it can be proven objectively that it would be in the best interests of the general economy to employ older adults? If this seems to be the case, then encouragement of employers to hire older workers would be valid, providing a way can be found to overcome any dis-service this might be to the specific business involved.

It is not within the competence of this Master Plan to make flat statements one way or another in this matter; all that can be done in the light of current knowledge is to enumerate some of the major known facts, and make one recommendation.

Arguments Against Employment of Older Adults

(1) See the four arguments against continuing employment of older persons, pages 5 and 6; these have some applicability.

(2) Employment of older workers might mean adjustment in their cases of company health & welfare benefits, pension and possibly other fringe benefits, and any such individualized adjustments could complicate labor-management relationships and work contracts.

(3) Unquestionably, if older workers do have to fall into different patterns of job relationships with their employers, there must be a general return to more personal kinds of employer-employee relationships. This is listed as an argument "against" because such a return would threaten current institutional patterns and vested interests, but it is not hard to see that such a focussing on people, rather than, as at present, on efficiency of administrative machinery, could have far-reaching advantages.

Arguments For Employment of Older Adults

(1) The benefits to the individuals being employed are many and real - as has been stated.

(2) Employers would find that older adults have what the younger rarely have: wisdom. This is a quality which results exclusively from a mixture of, yet is greater than the sum of, its two parts: experience and knowledge; and every business endeavor needs it. Wisdom put to intelligent use can be an asset far outweighing many liabilities - an absence of a specific skill for example; skills can be taught, but wisdom cannot.

(3) The net cost to employers of employing older persons, even where retraining or on the job training might prove necessary, might very well be less than the cost to them of welfare and pension plans, plus taxes to pay for economic supportive programs for unemployed older adults. (The possibility can at some point in the coming years become a certainty - if it isn't already - if the trend toward earlier and earlier compulsory retirement continues.)

(4) Even with that minority of older employees who do not seem to be able to put in a full productive days work for a day's pay, employers, through selective placement which will be beneficial to both them and employee, can still get their full return for the salary paid. More and more instances are being seen by employers in a variety of businesses, where the younger, highly skilled employees are not earning their full pay because they have to spend too much time on tasks sometimes referred to as "sub-professional". The most obvious example of this might be for nurses or teachers; every moment spent on work which needs some professional touch but does not utilize their full capacities, is time spent "inefficiently". Older workers can be assigned to those "sub-professional" positions and do the essential though less demanding jobs.

"The idea of sub-professionals is neither new or radical .... What would be new would be a deliberate drive to expand the sub-professional's role.... to recruit and place qualified sub-professionals.... In addition to lessening the load on overburdened pros, ((this)) could be the answer to the comeback problem of the professionally trained, older woman." (d)

(5) Whatever social mythology says about the disadvantages of older workers -- based, no doubt, on at least a tiny seed of truth or on a real truth of a generation ago which is now obsolete -- it is equally certain that older workers rate high in general productivity and safety, and low in absenteeism and turnover rates. They can adjust to new demands, they need not have more health problems than younger workers and the physical demands of their jobs, if

they are sensibly placed, need not be overwhelming. An employer need follow only two rules to avoid difficulties in these respects: hire on the basis ob ability, not age; and display a minimum standard of intelligence in matching jobs and employees.(e) (10)

(6) Finally, just as employers have become aware of the fact that they have a certain amount of responsibility to the communities in which their businesses are located, and, for example, they release young executives for volunteer civic duties, they should realize that employment of older people is, per se, also a contribution to the welfare of their communities. This is not to suggest that employers have any exclusive obligation to employ older people because by so doing they will help solve a community problem; business men are often expected to do too much of this sort of thing even where it does not make good business sense. It is to say only that employers should be aware that among the advantages to them of having older employees is this further one that they will then also be serving their communities.

Recommendation:

> That the "top-level" committee, recommended on pages 6-7, to study retirement practices, also be asked to study the economics of employment of older workers with respect to employer costs, and the economics of support programs for unemployed older workers with respect to private and public costs, with a view to determing their relationships. (Endless information is readily available on the capacities, physical and mental, of older workers, and the social benefits of employment to them and to communities, but definitive and objective studies of the economics are not adequate.)

Unemployment Support (11)

All things being equal, older adults have access to unemployment insurance and other such programs to no less extent than any other persons in the population. It is not within the scope of this document to discuss these programs, but it should be pointed out that older adults are in a less advantageous position than younger adults when they have been retired (unemployed) for some years and then wish to work again. For those who are capable of normal employment again, see "Re-employment", above. For those who are not, the answer might be vocational guidance, re-training or (if employment is not indicated) counseling which would assist the individual in adjusting to and making better use of limited income. Some thought might also be given to a new classification of unemployment insurance for which older adults would be qualified even if they had no immediate past history of employment. Qualification for funds would have to be limited to older adults who could and would

accept employment arranged for them by an employment service; the funds should not become a form of "retirement support" - see below.

Vocational counseling would be a wise first step if there is a question as to what kind of employment, if any, would be practical.

Budget counseling is now available from several sources, including the legal profession, the Family Service Agency, Catholic Social Service and the County Department of Public Social Services. A central information bureau, however, where limited guidance could be given - the kind which most often is all that is needed - would be a real asset to the County. (Such a service is a part of the program for the County Activities Center recommended later in this section.)

Retirement Support (e) (f)

Social security is the major source of retirement income for about four out of five "aged social security beneficiaries"; about half of the aged people on social security benefit rolls have less than $12.50 a month in regular retirement income other than social security.

Benefits now average only $74 a month for a retired worker and $130 for a couple. Two-thirds of the couples are getting less than $158 per month. Even for those now retiring and becoming eligible for social security, payments are averaging only $103 for men alone, and $159 for couples. (The full range, today: from $40 to $127 for retired single persons, and $60 to $190.50 for couples.)

Under proposed changes in the social security system, recently recommended by the federal Advisory Council on Social Security, retired single persons would qualify, after the changes had been in effect long enough, for benefits of $186 a month; the maximum family benefits would be as much as $400 a month.

Social security continues to cover increasingly large numbers of retired persons, so that fewer of them need rely on old age assistance (welfare) programs; in round figures, 20,000,000 now receive social security benefits and only 2,200,000 rely on public assistance because they do not qualify for social security or receive only the minimum payment. Another way to show the change: one older person in eight today receives OAA (old age assistance); in the 1950s one in four did.

For those receiving inadequate or no social security benefits, public assistance programs play a vital role in their welfare. Among the two million or so, are some who also receive benefits under Aid to the Blind (AB) and Aid to the Disabled (AD); in addition, across the country, in a typical month some 200,000 persons 65 and

over receive medical assistance for the Aged (MAA). But in nearly all cases the total amount any one older person receives is well below what is estimated as needed for older adults to maintain a decent standard of living. (12)

Social security and other public programs were not initially intended to meet 100% of the economic needs of retired persons; (g) the social security program has been regarded as one partner only, in a social plan which includes efforts by the individual (private insurance, savings and investments) and other pension plans. According to Social Security Commissioner Robert M. Ball however, (in a 1964 speech) those who do have private pension plan income in addition to social security income are "the economic elite." Their income is from 50% to 75% higher than that for the rest of the older adult population. In 1963, about 13% of all older persons on social security had this additional income; and the Commissioner estimated that by 1980 25% of older adults on social security would be receiving this additional income.

(The 25% figure would mean about 6,300,000 people; Mr. Ball indicated that some 25,000,000 are actually "covered" by pension plans - most of them in the larger industries - but the coverage is more apparent than real because (1) most plans do not have the characteristic of early vestment; in other words, many workers lose their rights because of regulations governing such items as the number of years on the job required before a worker qualifies; and (2) there is little recognition that a large part of any income maintenance plan must benefit widows and not just the retiring worker. Some 30% of all older people, in 1964, were widows.)

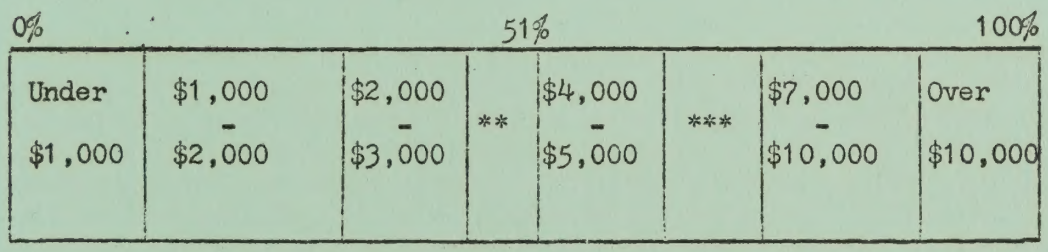
In sum, neither social security nor old age assistance, nor the two in combination today provide older adults, on the average, with income as high as is necessary for minimum decent standards of living. For the nation, the minimum Labor Department estimation of what is needed is $1,800 for an individual, and $2,500 for a couple; in Marin County, where costs are considerably higher income also is higher but the same conclusion that on the average it is seriously inadequate holds true. (See Chart, next page.)

Without doubt social security and other retirement income will continue to rise, although if they begin to rise as fast as income needs increase they will do more than they have up to today. But should they?

It is at this point that the dilemma facing older adults (and those who wish to improve their lot in today's world) becomes clearest. The following illustrates this.

1959 TOTAL HOUSEHOLD INCOMES REPORTED IN THE 1960 CENSUS FOR THE 9,595 OLDER ADULT HOUSEHOLDS (THOSE HEADED BY PERSONS 60 OR OVER) IN MARIN COUNTY, CALIFORNIA

Total annual Household Income*	Number of Households	Percent of Households
Under $1,000	1,275	13
$1,000-$2,000	1,677	18
$2,000-$3,000	1,105	12
$3,000-$4,000	808	8
$4,000-$5,000	595	6
$5,000-$6,000	850	8
$6,000-$7,000	658	7
$7,000-$8,000) 8,000- 9,000) -- 9,000-10,000)	1,445	16
Over $10,000	1,182	12
TOTAL	9,595	100



*Households of ALL sizes. However, in Marin County, 38% of these households were one-person, 48% were two-person and 14% were three- or more person, in 1960.

** $3,000-$4,000
*** $6,000-$7,000

It never was a legislative intent to meet all of a person's economic needs through social security. "That everyone should plan for his own security remains as fixed a part of American life as is the arching sky between the oceans. ((Given)) an economy that provides steady employment at high wage levels . . . most Americans can have savings accounts, life insurance, a home and other forms of personal property that contribute to their security. . . ." (g)

But today large numbers of persons 45 and older do not have steady employment or high income; after age 60 the number skyrockets. "High resolve and individual effort cannot by themselves erect barriers against the insecurity of a society that is now highly industrialized and largely concentrated in and around large cities. Such a society, while delivering a productive capacity unsurpassed anywhere . . . has created a dependence on current cash income that was unknown in earlier days." (g)

Is it, therefore, realistic in view of today's social and economic discrimination against the older adult, to expect people to be able to use the social security system "as a foundation upon which individuals may build additional protection for themselves through their own efforts and with the help of their employers?" (g)

If it is not, then the most obvious theoretical answer is to increase social security and/or other retirement benefits so that "un-earned income" (referred to extensively in Section One) does become large enough so that older persons can live with as much comfort, dignity and security as they did before they were excluded from the labor market.

But this raises the whole question of the economic feasibility of providing "un-earned" income to the ever increasing numbers of persons being excluded from the labor market by compulsory retirement, automation and early retirement plans. Can the economy stand the added strain - whether in terms of the economy of private industry or of a governmental retirement plan (and the two are inter-dependent)? There is evidence that they could not.(13)

There are questions raised elsewhere in this Master Plan about the economic soundness of today's trend towards more and more retirement at earlier and earlier ages, with higher and higher benefits; there is evidence given that such retirement may be unsound socially - that it may be a destructive social force; and there is evidence given that early retirement leads to physical, emotional and psychological problems for many retired individuals.

It is difficult to see, in fact, what other recommendations regarding income for older adults might be made other than those already made in this Plan under "Continuing Employment", or under "Re-employment", or those after "Community Centers" and "Volunteer Work" on the following pages - where income as a possible result of volunteer work is suggested.

Retirement Planning

Planning for retirement was not a complicated process a generation and more ago. It centered around savings, and then plans "to do what I've always wanted to do". There probably was philosophic recognition that afterwards there would be a settling down in familiar surroundings and playing a role as an elder member of the family or community. As retirement years grew in number, however, they had to be more carefully planned. Hit and miss savings systems were no longer adequate, and pension and insurance plans, including social security, came into being. Finally, larger employers around the county began to accept retirement planning (pre-retirement planning) as part of their obligations towards employees. These employers still are a relatively small proportion of all employers, and the few individuals who have the foresight and skill and competency necessary in these complex days to plan adequately for themselves, are an even smaller proportion of the total of all persons. There otherwise are practically no effective pre-retirement planning or retirement planning programs going on.

Yet retirement planning programs would prevent a substantial number of retirement problems from ever occuring. As indicated in Section One the ideal is for the planning to come before retirement - to have pre-retirement planning programs; and larger employers should offer such programs to employees perhaps as early as age 45, requiring attendance at such programs more and more as the employees become older. In addition, programs should be available at central locations to which others could go whose places of employment did not offer them. (See later part of this Section for recommendations for the County Activities Center which could be one important location for these programs and possibly the source for all program planning for Marin businesses.)

Retirement planning program content should include certain basic elements regardless of the form of the program. One major company has an interview type program which makes initial contact with a worker when he is 55 and stays in touch with him until he is 66; a major union conducts a formal class-type program (for all ages) which is planned and executed with the assistance of educational institutions. It runs for eight weeks, with a two-hour session each week. While the former is more permissive, it theoretically covers all the items covered by the second. These include: (h)

Introduction: The aging; their numbers; retirement and work - roles and social values; the need to prepare to retire to, not just from.

The economic base of retirement: estimating your benefits; learning your rights; social security; (and the union's special plans).

Mental health and family relationships: meeting a new life situation; retirement (the individual; the family); attitudes toward the aged; adjusting to retirement; evaluating your needs and interests; steps to sound mental health.

Fact and fiction about aging and health: the aging process - how the body grows older; common ailments of the older years; common misconceptions about aging; nutrition hints; steps to good health and keeping fit.

Free time activities and recreation: the need for fulfillment from sources other than a job; time - how to use and enjoy it; finding new interests, activities and opportunities for community service and political action; (and the union's special retired members program).

A one-act play, followed by discussion.

More on money and retirement: taking a realistic look at your income and expenses; budgeting to live on your income; supplementing your retirement income; going into business?; hatching an investment nest egg?; part time work?; getting the most for your money?

Planning your retirement: discussion of individual plans and of obstacles to sound planning; tools for planning ahead.

Meet our retirees: a round-table discussion by retired members telling of their own experiences with retirement; summary sessions and sources of further information.

Retirement planning programs given through "adult education" classes reach the general community as industry - or union-centered programs do not. Adult and evening school classes in this area can make a vitally important contribution. (14)

Maintenance

PLANS FOR MEETING SOCIAL NEEDS

General Comment

By "social needs" this document means needs which cannot be classified primarily as economic or physical. Included, therefore, are all activities which might be called recreational (carried out alone or in groups), activities where association with other people is the primary value of that activity, and activities which are productive, therefore satisfying the individual's need to be useful.

Just as "social" satisfaction should be recognized as one benefit of "Continuing Employment", however, (as recommended under preventive plans to meet economic needs) so should it be recognized that economic income might be one benefit of activities basic to meeting social needs.

"Social needs" thus may be met by a whole range of activities from card playing - no more and no less - to volunteer activities which are demanding of time, skills, dedication and a sense of responsibility which literally are productive and which might bring income to those engaged in the activities.

Plans to meet social needs are, consequently, just as important as plans for economic or physical needs (although good economic planning may be a pre-requisite). Furthermore, productive activities can be of major importance to older adults who have retired at a "sensible" time and wish to be active and useful but according to a less demanding timetable. Finally, as stated before, genuinely productive activities must by definition also be genuinely useful; and any community will benefit enormously by activities of older adults which are useful whether those activities are directed at the total community or only at the older segment of the population. The ideal, of course, is that they benefit both.

Community Centers

At present "a Community Center" may or may not provide activities for older adults; and one which is devoted to older adults is often called a Senior Center. In Marin County, the San Rafael Community Recreation Center is for young and old, with each group being glad of the presence of the other: each has at one time or another sponsored and developed activities for the other. (Mill Valley's "Youth Center" has been renamed the "Community and Youth Center" in recognition of plans to have Senior Center activities there as well.)

It is popular today to think of the Senior Center as the total answer to all the social needs of older adults. A good Center, with professional staff, adequate budget, and a rounded program of recreation, educational programs, sports and opportunities for community service projects can come close to being a total answer, but only if it meets one essential requirement which often even the most ambitious Centers do not meet: to be in every way an integral part of the community in which it is located. It must not be, in other words, what some Centers in the country are: a sort of adult play pen where (in the mental image held by many people) oldsters can frolic around and have FUN in a happily segregated group. Of all the myths about older people, this one, which robs them of brains, spirit, compassion, dignity and individuality -- so that of course all they need is a place to be quaint and amuse themselves -- is the one which has violated reality the most. A place to have fun is essential at any age; and Senior Centers deserve high marks for providing this; but in later years as in earlier years, there is much more to life. Older adults stay away from some Senior Centers by the hundreds because the programs are or are believed to be heavily on the side of fun-making.

(It should be noted that Senior Centers would be unnecessary if older people had not been segregated by society over recent decades. Community Centers, community services of all kinds, community volunteering programs would have provided all the outlets necessary. We have a reality situation here, however, where in some respects the needs of older adults may have to be different from the needs of other age groups. If, for example, we do have to have retirement at 45 in the future then all persons 46 and over will be classified as "older adults" - unless some new term comes into being by that time. This economic segregation alone could be enough to make the needs of the group "different".)

Today, therefore, Senior Centers are necessary or - at least for the smaller community - senior center functions must be a part of all community recreation planning. But they need not be planned within as limited a concept as many are today. In Marin County there is a tremendous potential for the development of Senior Centers (under any name) which not only can meet the social needs of older adults at every age, economic and social level - which would be their primary reason for existence - but can make significant contributions to their communities and the County.

In Marin County there should be in every incorporated area opportunities of three kinds for older adults: recreational, educational and informational. (In West Marin, in isolated communities, where the over-60 population is in some instances more than 20% of the total population, there has not been the same segregation of older people and opportunities exist - on a small

scale - for social, cultural and educational activities. A regional Center should be explored as a possible need for West Marin, however; and transportation between West Marin and the urban East must be improved.)

Smaller cities should provide at least professional staff assistance for (1) programming recreational activities - arts, crafts, games, parties; (2) educational activities which could include instructions in crafts, but also should include adult education courses; and (3) an information center which might simply be a place to go where questions could be noted, and answers sought in an organized way, from a variety of sources.

Larger cities should have special staff for activities for older adults; and Marin County could have a single multiservice center which would combine nearly all services necessary to the older adult population and be a center out of which would come as well service to all age groups in the population.

County Activities Center

Located within the Civic Center complex - where Marin County's Senior Coordinating Council now actually has a 99 year lease on about two acres (which expires in April 1966 unless building construction has begun by that time) - could be what might be called a "County Activities Center" which would offer the following:

To Marin County as a whole (and County government has every right to insist that county-wide service to all residents be a pre-requisite for any use of land owned by the County): Headquarters services for all Civic Center activities which are of a non-official, but nevertheless government-associated nature. This could include fair activities, scheduling of meeting rooms - and additional such rooms should be included in the Center - office space for larger groups like the League of Women Voters, Marin Visitors Bureau, Volunteer Bureau, Parent-Teacher Associations, and so on, should they desire it; central office services (mimeographing, publicity, mailing) for these organizations plus other organizations of a civic and service nature; and headquarters for new or relocated central service activities such as: adult education classes (including retirement and pre-retirement programs) information services, short-term counseling and referral services and volunteer services, for adults of Marin County.

To older adults of Marin County: all of the above services would be available to older adults also, of course, but in addition some would be extended also into specialized fields for older adults. (Retirement planning as one adult education class, for example.) Also: central programming, advisory and consultant services for all of the Community and Senior Centers through the County (and central purchasing, possibly), volunteer training

programs, and headquarters space for County-wide senior citizen organizations such as the Senior Coordinating Council, Marin Seniors Association, and County Chapters of national or regional groups like the American Association of Retired Persons, National Association of Retired Civil Employees, Retired Teachers Association, Sons In Retirement and Retired Officers Association.

One major feature of the Activities Center could be its volunteer services program, recruiting persons 60 and over exclusively, for jobs ranging from envelope stuffing to highly sophisticated jobs some of which might carry with them some renumeration. These jobs could include the operation of the Activities Center itself which, ideally, could become a responsibility of the Board of Directors of one of the senior organizations (and the Senior Coordinating Council is, as of this writing, considering a proposal to the Board of Supervisors along these lines); (i) these would be jobs for which some payment for some key positions could be appropriate. Other such jobs: sub-professional jobs mentioned under "Re-employment" (in Section One), for which liaison could be maintained with the California Employment Service, and volunteer jobs for such national groups as VISTA (Volunteers In Service to America - the "domestic Peach Corps" as it is sometimes called), SCORE (the senior volunteer program, of the Small Business Administration) and others, for which allowances and a stipend are included in many instances.

For older adults who became a part of either the administration of the Activities Center or its volunteer program, the Center building should also contain recreation, lounge and kitchen facilities, for their exclusive use (with the one exception noted below). This limitation would keep to a reasonable size the facilities to be provided, and would also provide a major incentive to older adults to become a part of the Center or its volunteer program.

For older adults in the Civic Center Area. Both because there will be more and more population in the Civic Center area, and because the Activities Center should be a "model" serving as a central programming, advisory and consultant agent for Senior Centers throughout the County, there should be included in the Center all or most facilities usually found in a Community or Senior Center. These would not be for all Marin County older adults as was once envisioned but only for the local older adult population (plus the administrative and volunteer staff). Local older adults also should have access to the recreation, lounge and kitchen facilities provided for the administrative and volunteer personnel.

Financing the construction and the operation of the County Activities Center should not be a problem. (After an initial period the Center should be self-supporting.) A variety of State and Federal grants can be applied for, and a well-worked out plan

should spark considerable interest among foundations and local donors. (Oral assurance of up to $15,000 in state funds for operating and equipping such a Center has already been given, if the plan is adopted and carried out as outlined here.) Most grants are for operating expenses at the present time, so that the single most difficult task might be raising capital funds for construction.

With a concept as new as this one, however, support must be nearly universal if eventual operating success is to be assured. If fund raising difficulties can be surmounted this fact will augur well for the future of the Center. It is therefore recommended that:

> The Board of Supervisors of Marin County directly, or through the Marin Council of Community Services (in the same way that it initiated the Community Services Project which has produced this document), organize a County Activities Center Committee of leading citizens from banking, construction, government, labor, Boards of Directors of Senior Citizen organizations, organizations which are potential space-users of the Center and professional persons with experience in running similar operations (YMCA, YWCA, for example) to draft proposals for the Center for financial feasibility, programming and construction --- (and see also Recommendation following the next section on "Volunteer Work");
>
> OR that such a Committee be similarly authorized as a function of the Senior Coordinating Council, if this organization does propose a comparable activity for the Civic Center land on which it holds a lease.

It is further recommended that:

> For the next few years, until a Center is built or until adequate facilities, staff and programs are otherwise made available throughout the County, that the Board of Supervisors continue to acknowledge its stake in the welfare of all the County's people by continuing to make an annual contribution to that City in Marin County most in need of it in connection with its own development of senior center activities. (Currently the County, through the Recreation and Parks Department budget,

appropriates some $2,500 for the San Rafael Community Recreation Center, Fourth and Union, so that it may (1) provide a headquarters for seniors from throughout the County, and (2) so that it may be an example to other cities of what can be done.) It is recommended that this subsidy continue to San Rafael for the 1965-66 fiscal year, but that in future years it go to the community doing most to develop its own program, and that the subsidy continue each year until all cities and county areas have adequate programs.

It is further recommended that:

A major emphasis in 1965-66 of the Community Services Project of the Citizens' Advisory Committee - as appointed by the Board of Supervisors and under the contractual sponsorship of the Marin Council of Community Services, be to develop with all cities in Marin center programs for the older adults in their areas, including those living in unincorporated areas, adjacent to the cities, along lines proposed in this Master Plan.

Volunteer Work

Volunteer work done by older adults may be looked at in a number of ways:

(1) It is a valuable service to the organization for which it is being done;

(2) It is a source of satisfaction to the volunteer - giving him (or her) the feeling of usefulness and of being wanted which is essential for the good social and mental health of any human being; and

(3) It is also an infinitely important part of the whole fabric of our civilization. In this last sense, it always has had enormous significance to the survival of society as we know it, but in the coming years its significance will become critical.

Continuation of human society has always been possible only where on the average each person born contributes a little bit more to the world before he dies than he received from the world. It is obvious that this has to be so; and this is a point conservationists stress with relation to natural resources: water, forests, air and minerals and fuel supplies.

The same principle applies in terms of the economic, social and physical aspects of human resources. With respect to economics we are entering an age, however, where less and less human productivity (contribution to society) is necessary to provide all goods and services needed. Consequently, people work less; but their need for income increases because each productive person is becoming responsible for the support of an increasing number of non-productive persons. The latter include our youth, not now entering the labor market until after ever-increasing numbers of years of education, and older persons, now leaving the labor market at ever earlier ages.

The result, predicted for a century from now by one theoretician, (j) will be that no man need work for more than 35 days a year in order to support himself and his family adequately by today's standards.

While this projection of "what is to happen" should hardly be taken literally, certainly the trend toward it is unmistakeable; and, using the projection for illustrative purposes only, society is even now having to make a choice between:

(1) Cutting down on the working hours and days per year of each person in the labor force - so that, for example, a century from now man is still working from around age 20 to around age 65 - but only 35 days each year; or

(2) Cutting down on the number of years any one person stays in the labor market - so that, for example, instead of working 35 days a year for 40 years, he works full time (as we now know it) for a total of only approximately seven years.

In either case development of a new concept of productivity (or, at least, of use of leisure time) is inevitable; and so long as our culture is oriented towards the concept of work to earn money, it would seem that a good transition from that kind of work to what seems to be the coming pattern of leisure and more leisure, would be through work which could be productive of values other than money. (j)

Seen in this light volunteer work assumes a critical role supporting and maintaining general social stability in addition to playing traditional roles. But at the very least, volunteer work does, without question, occupy leisure time - and this is the one thing of which older persons have "too much".

It is therefore recommended:

> That volunteer recruitment, training and assignment be given far greater emphasis than is true now in Marin County; and that it become one of the major reasons for the provision of a County Activities Center as a part of the Civic Center complex. It is further recommended that the Volunteer Bureau of Marin County, which is doing an excellent job now, contemplate planning for long term expansion along lines indicated in this document.

Reaching Into the Home or Institution

Older adults engaged in any of the "social" activities covered in this section of the Master Plan on "Maintenance Planning" are still growing older. After 75 they are subject more and more to infirmities brought about by age, and will less and less be able to get to the locations of activities. The focus of their lives will more and more be in their own homes or in out-of-home living situations.

There should no more be a physical discarding or segregation of these older adults than there should have been social and economic segregation of them when they became 60 or 65. "Reaching out" programs, as they are known to social workers, can make healthy the transition from the active, physically independent period of life to another, less active period, in which the independence of mind and spirit can still be maintained. Because reaching out programs such as Marian Visiting and Friendly Visiting ("Volunteer Visiting" as it is chiefly to be known in Marin County) are mostly "Supportive and Protective" Services, they will be covered in the third major section of this document.

Maintenance

PLANS FOR MEETING PHYSICAL NEEDS

General Comments

Much the same could be written here as was said in the physical needs subsection under Preventive Planning. Given adequate economic support and therefore economic independence, whether through income from employment or pensions and social security, there should be very little need for special planning to meet physical needs. Economic independence being the exception and not the rule, however, planning is needed.

Recreation needs have been almost completely covered already however, and health is a subject which deserves major coverage under Planning for Supportive and Protective Services. But let the reader again be reminded: the physical fitness of individuals who have taken care of themselves reasonably well during their lives remains satisfactory for older adults, for many more years, on the average, than is popularly supposed. Not until age 75 according to national studies, do physical limitations due to old age become significantly incapacitating for a significant number of people.

Housing, however, begins to loom up as a major problem in maintenance of adequate living standards fairly early during retirement. It, therefore, will be covered extensively below.

Recreation

Recreation to meet physical needs - for the maintenance of health - is just as important in later years as it is for every other age level. Children mostly get enough just in the course of their daily lives; young and middle-years adults have sufficient facilities available, usually, plus sufficient economic independence so they can purchase use of commercial facilities; and usually there are enough social pressures from families, friends and associates to result in participation in group recreational activity by most people.

Older adults, however, are handicapped by low incomes, facilities inadequately designed for them - or where the welcome they receive is not whole-hearted - and an absence of social pressures because of the loss of their associations with fellow employees, separation from families and, for widows and widowers, loss of a mate.

The provision of recreational activities must, therefore, be undertaken by private and, particularly, public agencies if older adults are to maintain themselves in a fit condition. These activities can be made available through senior centers, community centers and other facilities, as already covered in this document.

Housing (15)

Economics lies at the root of the housing problems of older adults - most have insufficient income to rent or purchase decent shelter, or, if they own homes, to maintain them or keep up mortgage or tax payments thereon. A result, however, is that many find themselves having to live in inappropriate housing (at best) or (at worst) housing which is not decent, is unsafe and unsanitary (and probably still takes too much of their limited incomes).

The picture in Marin County was very clearly drawn in three documents produced by the Community Services Project, Marin Council of Community Services, and the special independent Citizens' Committee on HOME (Housing Of Marin's Elderly). These were a report on special 1960 census tabulations (k), a "Facts Book" on housing in Marin County and possible programs (l), and the Report and Recommendations of the HOME Committee (m). The last-named reported on ten different programs and made recommendations on them with regard to encouraging their use in Marin County.

These publications were widely distributed in Marin County; copies of them are still available; and statistical excerpts are given in the appendix to this document. All of the recommendations are valid, and this Master Plan repeats them here, in essence or verbatim, with recommendations of its own (identified with an asterisk:*)

It is recommended that low-rent (public) housing units (a maximum of 200 units of which were approved by Marin County voters, on HOME's recommendation, in November of 1964) be built in the smallest clusters which will prove feasible economically, and that they be located near stores, transportation, medical services and other facilities used by older adults; and that architectural designs be such as to enable the homes to blend in with the surrounding community.

*It is further recommended that San Rafael, San Anselmo and Mill Valley, where the numbers of older adults, and the numbers with low incomes, are greatest in the County, be the cities in which this housing be built, to the extent possible.

It is recommended that the "202 program" of the Community Facilities Administration, Housing and Home Finance Agency (a direct loan program for sponsorship of low cost rental housing by non-profit organizations and non-federal public bodies) be used to the fullest extent possible in Marin County, and that appropriate county and city governmental bodies give the most sympathetic possible consideration, where principles of good planning would not be violated, to requests by sponsors of 202 Housing for:

(a) Tax exemption or relief, temporary or permanent;
(b) zoning changes which might be necessary, or variances, without which 202 projects would not be feasible economically, and therefore not qualified for federal loans.

It is recommended that in January of 1966 there be a review of the local experiences with the Farmers Home Administration programs for rural areas, to see if there is any evidence yet that it would (or would not) prove to be suitable for use in Marin County.

It is recommended that the Federal Housing Administration's 221(d)(3) insured loan program for housing of low and moderately low income families (including one-person "families" when the individual is 62 or older) be considered as a good potential source of housing for the elderly.

It is recommended that the FHA 231 insured loan program for housing for moderate income elderly, sponsored by limited-profit corporations, be used in Marin County. It is further recommended that appropriate county and city governmental bodies give the most sympathetic consideration possible, where principles of good planning would not be violated, to requests by sponsors of 231 housing for some measure of initial tax relief, or zoning changes with respect to variances regarding density and parking requirements, where the economic feasibility of the proposed 231 project is at stake.

*It is recommended that the zoning ordinance amendment proposed by the County Planning Commission (to create a zone district for mobile home park developments) now in a "tabled" status before the Board of Supervisors, be brought to the floor for decision or referral back to the Planning Commission for further study.

and it is recommended that the Board act favorably on the proposal.

It is recommended that the Citizens' Advisory Committee (on the Marin County Workable Program for urban renewal), among others, periodically review available programs for the rehabilitation of existing housing to determine when and if they ever become more feasible for use in Marin County than they are now.

It is recommended that any proposals for the Leisure World type of development (large developments in which occupancy of units is restricted to an older age group), which may be proposed for Marin County under the FHA 213 insured loan program for cooperative housing for moderately-high income elderly, be given the most careful consideration before being approved; full opportunity should be given for the expression of reservations about the social aspects of such programs which segregate older adults from the general population.

It is recommended that lifetime care facilities for older adults proposed for Marin County be approved to the extent that there is a market for them within the County.

It is recommended that free enterprise interests examine more closely than they have to date the market for housing specially designed for occupancy by older adults, and respond to that market.

It is NOT recommended that developments exclusively for active, independent older adults be proposed; *but it is recommended that any housing developments of major size include a percentage of units designed specially for occupancy by older adult households.

It is recommended that property tax problems of the elderly be reviewed and solutions found. (See Master Plan recommendation on this matter on a later page.)

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* So many older people have rushed into purchases of homes in retirement communities and have found them not at all to their liking, that some developers are urging "test-living" in rental units first. One is considering making test-living mandatory (n).

SECTION THREE - PROTECTIVE AND SUPPORTIVE PLANS

General Comments

Along with recreation and senior center services already covered, the kinds of services to be discussed in this Section are the ones most people immediately think of in connection with all older people; yet protective and supportive plans generally are for a minority of older adults. (See diagram, page xii)

Supportive services may be thought of as those without which an older person cannot maintain himself under adequate conditions of physical, social or psychological health although, given supportive help, he is quite able to make his own decisions; protective services are much the same except they may be thought of as for those who are partially or totally unable to make their own decisions.

Need for these services, and of planning for them, came about for two reasons. First, medical advances and jobs which are less physically taxing have brought about life spans which extend far beyond that period of life in which people can remain wholly active and independent; and second, today's social and cultural patterns have separated older adults from traditional sources of personal love and care - their families and close-knit communities.

There are more than 10,000 people in the United States today who are 100 years old or older; tens of thousands of older adults have parents still living; and the isolated single or married couple older adult household has become the rule not the exception. In Marin County, 80% of all the households in which there are one or more persons over 60 are households headed by the older adult. (k) About 3,600 are households consisting of single older adults, and 4,600 consist of two-person older adult families. Thus about 8,200 of the total of 9,600 older adult households are one or two persons in size. (k)

Isolated or not, the large majority of Marin County's over 60 population has the capacity for independence if given the opportunity; the Master Plan should have made this fact quite clear by now. A certain number, however, estimated at a maximum of 20% of those over 60 (with nearly all of them 75 or older) do not have this capacity, and for them a high quality of supportive and protective services are essential.

Protective services include those needed by persons so physically handicapped, injured, ill or feeble that they cannot take full care of themselves or cannot, unaided, do those things necessary to care for and use their assets; by those so mentally ill, or mentally

retarded, or mentally deteriorated that they are similarly limited; by those not incapacitated but who lack motivation for proper care; by those whose behavior is not acceptable to the community, or who live in such a way as to endanger their own well-being and that of others; and by those deprived of social contacts, who no longer have family or trusted friends who could assist them. (o)

Unlike nearly every kind of service covered so far in this Master Plan, supportive and protective services are not aimed at maintaining or restoring independent living; quite the contrary. While independence of spirit and decision-making may still be an aim, the older adults we are concerned with here have as their greatest need not a sense of total freedom and independence, but the security which comes from warm, compassionate, genuinely loving care and support. This support may range from that given to "independent" older people in boarding or nursing homes (where such a home substitutes for a family setting) to total care which includes decision-making for the older person in all ways, after legal action which recognized a degree of incompetence.

It is likely to the point of certainty that there are old people in Marin County in need of protective services who are not getting them; it is certain that there are old people in institutions who do not have to be there. Both situations are the result of (1) insufficient alternatives to their present situations, and (2) inadequate efforts to find alternatives which do exist. Both situations can with justification be called scandalous.

Subjects given major coverage in this Section of the Master Plan are, therefore, "REACHING INTO THE HOME OR INSTITUTION", under planning for social needs, and "HEALTH", under planning for physical needs.

Supportive, Protective

PLANS FOR MEETING ECONOMIC NEEDS

General Comment

An older person needing total care can, if his financial condition is poor, obtain it through public programs of varying quality. For those needing only a modest amount of supportive service, Section Two of this document outlined plans and services which should meet his needs. In between, however, is an area of economic need largely not met for older people today. It is almost always the result of a health problem. (16)

Medical care for the aged is a hot topic today, politically and emotionally; it also is fantastically complex. The result is that seldom are fully knowledgeable or objective statements made; and it appears impossible to find one which is both and which also has the virtue of being comprehensible to any audience which does not consist wholly of experts.

Under these circumstances - and the fact that new programs are being proposed, considered, rejected, modified and discussed at such a rate that no accurate report on them is possible - his Master Plan simply presents a statement on needs, as seen by an official Federal body, which has a direct bearing on the legislation which (as of May, 1965) seems most likely to become law. The following is from the "Position In Brief" of the Advisory Council on Social Security, appointed in 1963 under a law which requires periodic review of the social security program. (p)

> "Incomes decrease sharply upon old-age or disability retirement, but the incidence of costly illness increases. During their working years, when ill health is less frequent, employed workers can generally meet costs of current care for themselves and their families - directly or through insurance - out of their current employment income, often through an employee benefit plan and with the help of their employers. The situation of the aged and disabled is quite different. Not only do they have the higher health costs associated with old age and disability, but their incomes are greatly reduced because they are no longer working.
>
> "The solution, the Council believes, is to apply the method of contributory social insurance, which underlies the present social security program, so that people can contribute from earnings during their working years and have protection against the costs of hospital and related services after age 65 and during disability without having to pay contributions at a

time when income is generally curtailed. Contributory social insurance, the Council believes, offers the only practical way of making sure that almost everyone will have hospital protection in old age and during periods of long-term total disability.

"It is not proposed, however, that social insurance cover all the costs of illness during old age and long-term total disability. The American approach to income security has traditionally involved a partnership of private effort and governmental measures. For example, old-age survivors, and disability insurance is supplemented by employer and trade union plans, private insurance, and individual savings and investments. All contribute to the common goal of personal and economic independence. Backstopping this combination of measures for individual self-support are the Federal-State public assistance programs.

"We believe this same pluralistic approach can be used effectively in meeting the costs of illness during old age and disability. With social security meeting just about all of the costs of hospitalization, which, on the average, represent at least half the costs associated with the more expensive illnesses, the person who is old or totally disabled will be in a much better position than he is today to meet, on his own and through private insurance, the costs of physician services, drugs, and other elements of complete medical care. Also, with social security providing basic hospital protection, it should be possible to improve the Federal-State public assistance programs to make them serve more effectively in meeting the health costs for older and disabled people whose needs are not met in other ways."

The Council then goes on to recommend the details of a plan for hospital care, post-hospital care, home nursing services and outpatient diagnostic services. (No mention was made of the equally important treatment plan which should result from diagnosis.) It recognizes that the necessary facilities are not available in all communities but believes that if such a medical program is instituted, it will encourage the development of facilities. Construction-assistance programs already are available.

The above is one presentation of the problem and of one general solution which may be appropriate. It seems certain that some kind of federal legislation will be passed soon; it remains to be seen if it will adequately meet needs.* (See later pages in this Section for discussion of the Health problems which generate economic needs.)

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*The April 2 issue of TIME magazine states that the House Ways and Means Committee has approved a bill which combines elements of the Administration's medicare program, the Republican alternative

Social and Legal Needs (Economic Aspect)

Many social needs, and the needs of older adults for advice and guidance which might have superficial legal character can be met through organized programs discussed and recommended on pages following. These have little bearing on the economic situation of those for whom the programs are intended.

There are social and legal services of a supportive or protective service nature which do present economic problems, however. One such instance where a supportive service is needed is where an older adult home-owner is beginning to experience difficulties in paying the costs

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(a federally assisted voluntary protection system) and "eldercare", the American Medical Association's proposal for Federal-State funds to help pay private premiums on the basis of need, in an extension of the 1960 Kerr-Mills Act authorizing aid to the medically indigent elderly. TIME predicted: The "Wilbur Mill's bill seemed virtually certain to be the final blueprint for the medicare law...."

The key provisions of the bill: "For everyone 65 or older, 60 days of hospital room and board for each illness, plus drugs, without charge after an initial $40 deductible; also, up to 100 days of post-hospital nursing -home care, and 100 home calls by a visiting nurse per year. All of these benefits would be financed by social security taxes, which would rise in eight steps over the next 21 years, more than doubling the maximum annual employee contribution from $174 at present to $369.60 by 1987.

"A voluntary plan providing an additional 100 home nursing visits per year--plus coverage of 80% of doctors' fees and 80% of related necessities such as bandages, X-rays and lab tests. Participants would have to be 65 or over, pay $3 per month, which would be matched by the Federal Government.

"A broadening of Kerr-Mills to grant federal-state medical help not only to indigent people 65 or older, as at present, but also to certain other needy people regardless of age--those blind and disabled, members of indigent families, and homeless children. They would receive a full range of doctor and hospital services, with other benefits left to the states. The minimum federal share of the program would be raised from 50% to 55%.

"Benefits from both compulsory and voluntary plans would start July 1, 1966. Retroactive to Jan. 1, 1965, would be the accompanying sweetener: a basic 7% increase in social security pensions, with everyone getting at least $4 more a month, and a host of other expanded social security benefits."

of keeping his home. Rising taxes and maintenance costs may be impossible to meet for those who are on fixed income even when they are able to continue to meet such fixed costs as mortgage payments.

This situation may occur in the life of any older adult home-owner - and may be the only area in which a "Supportive" service is called for by those who otherwise are wholly independent. This would be one instance where the aim of a supportive service is to maintain independence for an older adult, or return him to it.

By the very character of this kind of situation, the older adult is without financial means to seek legal counsel; and so far California is a state without any official program of tax relief, exemption or payment delays. Programs of several kinds are being widely discussed but to date there is little reason for optimism that legislation will be passed in the immediate future.

While there are few who do not "know" that continuing home-ownership is a major problem for many older adults, there is an almost complete dearth of specific information about specific cases. Too often the first one hears about a specific case is when the older person has sold the house and moved to less expensive shelter or to another County, often with great reluctance.

It would be a great help to government at both the local and State level if specific facts were available on which legislation could be based and urged. It is therefore recommended

> that the Board of Supervisors of Marin County request the Marin County Bar Association to explore the possibilities of providing service to older adults as follows:
>
> a list of lawyers, with their addresses, who are located in various parts of the County, to whom older home-owners could go and submit affidavits as required illustrating their own economic difficulties with respect to retaining their homes, the information to be tabulated and passed on, without identifying any persons, to the Board of Supervisors and appropriate State Legislators.

It is further recommended that when this information is transmitted to the State level that the strongest possible recommendations go with it for immediate legislation to relieve the tax burdens carried by older home-owners without jeopardizing essential tax income of the County.(m)

"The identifying element of truly protective services is that there is present a readiness on the part of those rendering such services to use professional authority (which includes interventions), readiness to call legal authority into play, or readiness to operate under legal authority or legally sanctioned procedures (as in accepting authority to act in behalf of an individual -- to take responsibility for him)." (q)

As stated in the Introduction to the Seminar, from the proceedings of which the above quotation came, ". . . no single group of individuals, no segment of our population, more poignantly challenges our moral convictions and social values about the worth of human life and dignity and rights of the individual than do those older persons whose mental and physical impairments place them at the mercy of society. Yet . . . seldom has so little been done so inadequately and inconsistently by our communities as has been done for the frail and incapacitated elderly. These older people are particularly vulnerable and require protection from themselves, from exploitation by others, and from physical and psychological dangers." (q)

It is recommended that - - -

The Marin Council of Community Services, in conjunction with organizations representing the legal, health and direct social service fields, organize a Marin County seminar along the lines of the one sponsored by the National Council on the Aging (referred to above), to

(1) identify the nature and extent of problems of persons in Marin County requiring protective service; and to
(2) determine the range of services -- legal, health and social -- that are involved in the provision of protective services to these older persons; and to
(3) define the roles and interrelationships of agencies and professional disciplines which are involved in the provision of services; and to
(4) identify the knowledge and skills necessary in rendering such services.

It is further recommended that material from the NCOA seminar be provided to participants; and that these participants include, as was true of the NCOA seminar, lawyers, judges, psychiatrists, medical doctors, nurses, and administrators, practitioners and policy makers in social welfare, bankers, court-appointed guardians and community planners.

Supportive, Protective

PLANS FOR MEETING SOCIAL NEEDS

General Comment

Physical, mental and emotional impairments of old age not only do not reduce the social needs of the individual, they increase them. Older people who find themselves limited in their capacity for physical activity are automatically cut off from a variety of social contacts. As has been stated, the "home", for older adults, no longer provides social stimulation because of the absence of family and the absence of a function for the older person on behalf of family. Not only do independent social contacts outside the home have to be replaced, therefore, they have to be augmented to make up for the loss of other kinds of activity.

For older people not wholly house-bound, limited use of community centers, limited volunteer work and limited outside recreational activity will be possible with the help of transportation by friends or through a volunteer motor service. (See Section Two for a discussion of these activities.) For the totally or mostly house-bound, however, the only services which can be effective are those which reach into the home. Where older people are in an institutional setting, social activity may be a part of the institutional program; while it may be adequate in the larger institutions, for smaller Boarding Homes and Nursing Homes programs based in the community itself will be essential for the social and mental health of their older residents.

Reaching Into The Home or Institution

The real "message" of this Master Plan in Sections One and Two has been "forget the words 'older person' and all that they today imply when you think of persons 60 and over". Now, for the older, older adult the message is the opposite: remember that these people are old. Thus the following quotation from the 1960 California Governor's Conference on Aging, though appropriate for any part of this document, takes on special significance here: (r) (underlining added)

> "The problems of aging and the aged are problems of people, individually, in groups and collectively. Most problems of aging are simply problems of humanity magnified and intensified because the older person has fewer resources to solve them, and because we as a people have allowed the problems to accumulate and have not allocated sufficient proportion of our total resources -- intellectual, social and financial -- to meet them.

> A few problems are peculiar to the aged population itself and to the peculiar way in which American Society, in general, consciously and unconsciously has tended to channel most older people out of the mainstream of community life. Unless, and until we, as individuals, as a society, love, accept and respect our aged as we do our children we will not solve the problems . . . In other words, substantial human motivation and articulated conviction must precede and propel any voluntary or governmental organization aimed at solving the many serious problems."

Reaching out into home or institution means nothing more nor less than an organized effort to bring human warmth to those isolated by age or infirmity. Each element: organization and warmth, is essential.

There are many kinds of reaching out programs; a few exist now in Marin County: the Marian Visiting Program of the Catholic Program on Aging, a new Volunteer Visiting Program now starting under the sponsorship of the Red Cross as a result of recommendations of the sponsors of this Master Plan, church visiting programs and those undertaken individually by several Senior Citizen organizations. In no instance do they begin to meet all the needs; and while warmth assuredly is present, organization has been limited by resources available in terms of time, numbers involved, and money.

The limited resources stem, in turn, from a lack of "love, acceptance and respect" on the part of society - on the part of many individuals; which in turn stem from a lack of recognition that this is a community problem, and not simply a mass of thousands of similar but separate problems, each involving relationships between one older person and his or her friends, relatives or church. As a community problem it must be solved with broad-based community programs under a variety of sponsors - churches, social agencies, senior citizen organizations and governmental entities: cities and the County itself. (17)

But it is not a community problem only because it affects a substantial number of older people in the community - though this fact alone would justify the identification. Social science has not advanced to the point where the relationship between social causes and effects can be demonstrated mathematically, but it is virtually certain that many of the community's social problems today are an effect, in some measure, of the physical segregation of older people from our midst and the mental and emotional segregation of them from our minds and thoughts. Bringing old people back into "our world" in other words, would cause effects beneficial to the community as a whole as well as to the older individuals.

Reaching out services include:

"Reassurance Programs" The simplest and one of the warmest of all services can be rendered through an organized telephone calling program, in which isolated older persons in non-institutional settings get a daily phone call which gives them an "hello" and finds out how they are and if they need something. The call should come at a regular time during the day; pre-arranged procedures could be followed at once if a call uncovered an emergency need. Older adult volunteers could make the calls; and an ideal headquarters for this service would be the County Activities Center proposed in Section Two. Any senior center or any organization could initiate such a service on a scale appropriate to its size, but obviously it is a service which must be kept up and be run efficiently or it could do more harm than good. This service should be thoroughly coordinated with other programs like volunteer visiting, shopping services and others.

Shopping Services An equally simple service, but also one which needs proper organization, is one which provides older people with whatever they may need from stores. Like the "reassurance program" this may be a separate project or a part of a more comprehensive service which brings the world to the home-bound and vice versa. While central organization is probably a must, this program has the advantage that volunteer shoppers could be members of many organizations, each one of which might take responsibility for a geographic area.

"Meals On Wheels" A number of communities have organized "meals on wheels" programs for the temporarily home-bound. Requiring greater organizational detail than other services which reach into the home, this is a volunteer type of program requiring more than average know-how and sophistication. The older persons pay for the meals, which generally are prepared professionally by commercial interests but delivered by volunteers. This kind of service is easiest to run and is most feasible financially within densely populated areas.

"Friendly Visiting" Mentioned briefly above, "Friendly Visiting" is exactly what the name implies, but requires a degree of professional sponsorship and supervision, including training for the visitors. In Marin County a few programs are in existence sponsored by churches and senior groups, but these operate mostly among people who know each other personally. The Marian Visiting Program has been going on for about two years, and reaches an ever-increasing number of people who do not necessarily

know their visitor at the first visit. The Visitors receive training, and there is liaison maintained with Catholic Social Services to meet any calls for professional services which may arise. Beginning in May, 1965, as a result of recommendations from a special committee of the Citizens' Advisory Committee (Community Services Project, Marin Council of Community Services),[s] will be a "Volunteer Visiting" program sponsored by the Marin County Chapter, American National Red Cross. At its inception, a half-time supervisor, on the Red Cross professional staff will oversee the program. Volunteers will receive training and on-going supervision, and Red Cross will maintain liaison with a number of social agencies so that professional services may be provided when need arises. Initially, all referrals of persons believed to need this service must come from churches, physicians, health and welfare agencies and licensed nursing and boarding homes. Visitors will go to these homes as well as to private homes.

Home and Personal Aides

A service appropriate also for the temporarily home-bound (if not actually more appropriate) is that which can be provided by a Home or Personal Aide (a combination homemaker and practical nurse) on either a paid or non-paid basis as circumstances dictate. Aides, who may be older adults themselves,[t] undertake home and personal care activities for the incapacitated older adult in his own home. Full-pay service of this kind could be organized through normal employment agency channels; no-pay service might be offered by health and welfare agencies. But there is great potential for a service of this nature to be organized and run by the proposed County Activities Center.

Religious Services; Medical Services

Because none of the above reaching-out services is intended to take on services provided normally by doctors and nurses or ministers (except, in the latter instance, the Marian Visiting program which does provide, for its Catholic home-bound, a link with the Church), it should be noted here that medical and religious service for the home-bound <u>is</u> important. The original source must be, however, the medical profession and Churches, respectively, representatives of which should be encouraged to use whatever channels into homes or institutions come into being which would be useful to them and to persons visited.

Other Services

It should also be noted that the above services are not comprehensive, nor are they meant to be; it is assumed that in most instances the persons visited have at least some family or circle of friends to look after them in many little ways - to make sure they have a radio or TV, books, writing paper and so on. Only in a relatively

few cases (which certainly do exist) can organized reaching-out services justifiably become the sole source of all human kindness and helpfulness.

Recommendations

> That there be a thorough and comprehensive exploration of the practicalities, in Marin County, of initiating or expanding services of the reaching-out type (excluding medical home care programs which are referred to on the following pages); the exploration should be done by staff and directors of the County Activities Center should this become a reality, or by a special committee of the Council of Community Services (or Community Services Project) if the Center is not to become a reality. (It should be noted that few if any truly comprehensive programs of reaching-out could be taken on by any existing agency or agencies because of their limitations of staff, money and facilities, and that if the County Activities Center plan is not carried out, the practicality of establishing a comprehensive program should be considered very carefully before committing much time or work planning for such a program.)

Supportive, Protective

PLANS FOR MEETING PHYSICAL NEEDS

General Comments

Older adults who need supportive and protective services to meet physical needs are, indeed, the real aged in our population. Endless statistics are available showing how health problems increase both numerically and proportionately as age increases. Cardiovascular disease rates climb from around 80 per 1,000 men per year when they are 45, to about 350 per 1,000 when they are 75 or older. (The rate for women increases from 100 to over 400.) The incidence of arthritis and rheumatism triples from age 45, to 75 and over, for both men and women. People under 65, on the average, use about 883 days of hospital care per 1,000 persons per year, but the figure for those over 65 is 2,332 days a year. The average length of stay per person 65 or over is twice as long as for those under 65. (16)

Accident rates soar between ages 45, and 85 and over (although the increases are relatively small between 45 and 74), with the death rate from accidents going from less than 100 per 100,000 population to about 575 per 100,000, between ages 45, and 85 and over.(16)

Physical impairment problems are severe in older years; there can be no denial of this. Yet even in this area recent evidence indicates that there is far less direct relationship between age, itself, and impairment, than is commonly thought. As far back as 1951 geriatric conferences were questioning "the concept that diseases common among older persons are natural concomitants of the aging process." In 1963 an exhaustive study of human aging found that some changes are related to the aging process, but found also that individuals who retain their health with advancing age are remarkably "young". It is possible the study indicated, that some of the stereotyped declines in health are associated with disease rather than with aging as such; and, contrariwise, that "psychological reactions to the loss of friends and other environmental supports may amplify if not initiate changes in the older nervous system and thereby the rest of the organism". (u) (18)

The general significance of this is that if preventive and maintenance planning is done, as recommended in this document, <u>there could be a sharp decline of supportive and protective services needed</u> in terms of the total number of persons 60 and over, and in terms of those who are still independent or would be were it not for health problems. A longer range result would be that the present trend toward caring for older people in their own homes - keeping them out of institutions - would reverse itself, for in the main those then needing supportive and protective services would be mostly the really aged who <u>could</u> appropriately be in institutions.

Today's trend toward care in the home has an excellent philosophic basis; it recognizes that many who need extensive health care are just "too young" to be institutionalized (and also that it is too expensive for them and for the community). The trend should certainly be encouraged, but mostly because of today's realities rather than because it is inevitable that so many "young" old people should need home medical care.*

Recreation and housing needs, as such, need little attention in this part of the Master Plan, except as they are determined or limited by health conditions. Section Two covered both subjects except as related to health; this Section covers them as they are related.

Housing

Housing for older adults, in the "supportive and protective" frame of reference, includes nursing homes, boarding homes, convalescent homes, "Homes for the Aged", Life-time Care facilities and so on (with these terms carrying overlapping definitions). Except for nursing homes, and like facilities, these kinds of housing were covered in the last Section.

With respect to long term care facilities - nursing and convalescent homes, as opposed to acute, short-term general hospital facilities - a study of them and the need for them in Marin County is about to begin under the auspices of the Health Facilities Planning Committee of the Marin Council of Community Services. This Committee maintains a working relationship with the regional planning body, the Bay Area Health Facilities Planning Association, which is supported by public and private funds from a variety of sources including businesses and hospital associations.

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*In many communities, such as San Francisco, Rochester, N.Y., New York and Detroit, Home Care programs have made it possible to keep people at home during illnesses which otherwise would have required hospitalization. Medical and nursing care, physiotherapy, homemaking and various ancillary services provided in the home setting can make periods of hospitalization shorter if not unnecessary. In addition it can reduce the need for nursing home care for the older age group.

Such a program is now being formulated and organized in Marin County. Although only in the earliest stage of development it is expected to be in operation within the next few months. It will be administered by a non-profit corporation, independent of any existing agency, with initial funds coming through a grant from the Babcock Foundation. It will have a Medical Director (M.D.) and a Program Director (Public Health Nurse); it will have an Advisory Committee. Full-pay, part-pay and indigent patients all will be eligible to receive care. (19)

Beyond stating the fact of the need for adequate nursing home and related facilities, both qualitative and quantitative, it would be unwise for this Master Plan to anticipate the results of the study mentioned above. The results of the study must, however, be taken into consideration in the context of this Plan, when they are available.

Health

A person is "old" when his body and his mind "tell" him he is; either mind or body, however, can over-ride the other. Thus a sick mind - meaning anything from a mind in temporary shock (which any person will experience many times during life) to one which is seriously out of touch with reality - can convince a person he is old when there is insufficient objective evidence to this effect. (Many of our "old people" today are old only in this way.) And a sick body - meaning a body which in one or more ways does not function as it should for most persons in a given age bracket - can make a person live as if he is really old.

Some of the physical symptoms associated with the aging process (which, it should be noted, still is largely a mystery): (v)

The brain loses about three-quarters of a pound in weight for unknown reasons which may or may not have anything to do with its functional losses, which include loss of memory about recent events, the need for more time to think out a problem and a slowing down of reactions. (The saying, "You can't teach an old dog new tricks" has been revised by adding "as fast as a young dog". It has been shown that older adults can do better than young ones in tests where speed is not a factor.)

The eyes remain efficient for longer and to a greater degree than has been supposed, but older eyes need more light in order to be equally efficient. There are, however, decreases in ability to adjust quickly to changing light conditions, to see small objects, to see objects to one side of where one is looking and to keep the eyes focussed for as long.

The ears also lose the ability to operate over as broad a range of sounds. The higher pitched sounds are heard less well as one grows older, sometimes starting as early as age 10. About one person in eight has a hearing impairment when aged 65-74; about one in four after age 75.

The abilities to taste and smell decrease with age; teeth are usually constructed to last as long as even the longest life-time, but poor care results in much loss. Nerve changes reduce the chances of older adults experiencing toothaches.

Speech changes occur, sometimes because of hearing losses, but in general they include lessening ability to speak as loudly, to repeat short staccato noises as rapidly ("putt, putt, putt") and to pronounce a vowel sound for as long ("ooooooh").

The heart, the organ which does the most formidable amount of work during a life time, loses its capacity to work as hard in the older body. In the 20 year old, the heart can supply about 4 quarts of blood per square meter of body surface per minute; the 90 year old heart can supply only two quarts. The significance of this is that the older person can do less physical work. Between ages 35 and 80, the average man's work rate drops almost 60%.

This loss of capacity for physical work is also a result of loss of lung capacity to transfer oxygen to the blood. An older person must breathe faster, and thus take in more than the usual amount of oxygen, in order for the oxygen-to-blood transferring tissues to be as effective as in a younger person. The ability to inhale and exhale as rapidly also decreases, however, so the net result is that the lungs of a 75 year old are able to transfer only $1\frac{1}{2}$ liters of oxygen to the blood in one minute as compared to the four liters that the 20 year old can transfer.

Little change has been shown in the ability of the body to absorb foods, so that at present it is thought that most nutritional problems are man-made and in general can be solved at any age by diet education.

The reproductive system's capacity for reproduction diminishes and ends, in old age, and desire for sexual activity often decreases in the fourth and fifth decades of life, but changes preventing activity are not likely to occur for most people until or after the seventh or eighth decades.

While muscle tone and tissue changes will affect the body's eliminative machinery, they need not have any serious effect in older persons; often the serious effects come from worry about the changes rather than the changes themselves. "Daily regularity" is unnecessarily thought of as essential to health; in fact, there is often greater danger from the measures people sometimes take in trying to live up to this standard.

The above capsule information about the body indicates that "in its totality the human mechanism . . . is an amazingly durable structure." And that the "maintenance of this durability . . . is very much a product of what we know about ourselves and how we use that knowledge.

The significance of the above information is that there need not be much in the physical aging process which is so significant that special health measures - other than in the economic area - have to be taken for older people AS older people.

There is need today for special medical service for older people, for multiple-screening programs to detect diseases and impairments, but these are largely a result of the economic inability of older people to get normal health care. Also there is apparent, if not real, need, because (1) there is a social myth shared by old and young alike that after age 60 one just naturally falls apart, and (2) appearing to fall apart - which often leads to a real falling apart - is one very good way for the lonely older person to attract the human attention he needs but does not get in normal amounts through normal channels.

The first is nonsense; the second is wholly understandable, justifiable and excusable. It is recommended that

> there be as much additional emphasis on health education as possible, in Marin County, and that while it should be for all age groups, a new focus on "being healthy when you retire" be added.

Another major significance of the above information is that mental attitude has much to do with health. (20) One group of Gerontologists has developed the theory of disengagement, which says that life is a process of engagement and disengagement with interests, friends, activities and so on, with voluntary disengagements occuring more often as one grows older. Another group believes that disengagements are not voluntary, but instead are forced upon older people by society. It would seem that both voluntary and involuntary disengagements are occuring; that to the degree that they are voluntary the older adult is not in trouble but is simply and naturally approching the final disengagement - that from life itself; and that to the degree that they are not voluntary, he is in trouble, and that this trouble originates with the mental attitudes of the older person and of society.

This Master Plan itself stands as the best evidence that older adults are in trouble and that mental attitudes (society's beliefs) are at the root of that trouble.

It is therefore recommended:

> That Senior Citizens Month (May) each year be proclaimed by the Board of Supervisors of Marin County and that on behalf of the Month, the Board make an annual appropriation to pay for professional assistance to stimulate all kinds of activities which will make the County aware of the problems and capacities of older adults and help to educate people

about them; and that these annual observances become increasingly focussed on the recommendations in this Master Plan, steps which are or are not being taken to implement them, and results thereof, until such a time that older adults have rejoined Marin County "society" to such a degree that Senior Citizens Month is no longer needed: until it has, in fact, become a real absurdity.

SUMMARY STATEMENT AND RECOMMENDATIONS

From beginning to end, all this Master Plan asks, in effect, is that older adults be treated like individuals -- with the same courtesy, the same respect, the same appreciation of their virtues or recognition of their shortcomings. It asks that the special handicaps which have been imposed upon them be removed; then special compensatory programs need not be launched or kept up which identify, label and therefore segregate them.

Equally important to note is that with two special exceptions the Master Plan does not call for programs on behalf of the elderly at the expense of some other part of the community, even though there might be some poetic justice in so doing: for without conscious planning over the past decades (with this end result in mind) it nevertheless is true today that all other age groups take precedence over the elderly in both social and economic life.

This Plan proposes for older adults only that which they deserve as individuals (not as "older people"): it proposes full opportunity for them to realize their own potentials and gain their own rewards, plus the same protection against hardships that we, in this country, believe all persons of all ages should have.

The two exceptions are these: First, we owe special attention to those older adults who have been victims of current social and economic discriminatory patterns to such an extent that they need compensatory help, social and economic; second, we owe special protection to the really old people who, in every civilization in every era of history have earned the right to such protection and support from society as can be justified by their age.

The latter isn't even an exception, really . The difference is in kind, not in degree, for babies need and get special services because they are babies (immunization shots, for example), children get education services because they are children, adults get special services suitable to them as wage-earners and civic leaders. In exactly the same way old, old people need and should get certain services because they are old.

Under Preventive Planning in Section One, half the emphasis was on the proposition that there is no rational justification whatsoever for any social or economic treatment of people which is determined exclusively by an arbitrary age classification. Granting that there are related problems to be solved if, for example, compulsory retirement is done away with, there still must be recognition of the ill-advised practices which eliminate from economic life those who have learned the most about it and are the most mature, at roughly the age at which they are most likely to possess these assets. Employing the older teenager as soon as he is ready to work is fine for him, and he brings with him eagerness and new ideas which are excellent and necessary; but these

attributes are not substitutes for the equally needed elements of wisdom and experience.

The other half of the emphasis of Section One is on the obvious fact that sooner or later one should retire, and that it is a rather good idea to be prepared for retirement - as few are these days.

At the present time, retirement planning must be a major activity because it must match the size and effect of the impact of retirement. This is major largely because it comes long before it makes rational sense. We may have brainwashed ourselves through our social myths into believing that retirement at 65 -- or even 55 -- is good, but we can't fool brains and bodies which very soon after retirement discover the truth, that it is not necessarily good. Much of retirement planning needed, therefore, is brought about by the very facts of compulsion in retirement, and by the use of arbitrary age figures.

Retirement planning will not be as major an activity if retirement practices are again brought in line with what common sense indicates selectively is good for individuals.

Thus, Section One illustrates in one small way a peculiarity of the Master Plan as a whole: if a first recommendation is carried out, there may be an immediate lessening of need for a later recommendation to be carried in as comprehensive a way. (The later recommendations are made anyway, of course, because each becomes even more important if a first recommendation is not carried out.)

Section Two on Maintenance Planning illustrates dramatically the chain reaction which ensues from either acting or not acting on the recommendations in Section One. Without preventive planning, maintenance planning must be carried out very extensively indeed, to cover the many more retirees and do a better job to meet their needs as human beings than is being done today. As stated in Section Two under general comments, however, there is need for good maintenance planning now anyway; the only matter which can be postponed is the question of how many older adults will need the planning. This can wait until it is found out how Marin County reacts to Section One.

As in the first Section, plans in Section Two are aimed at maintaining or restoring to older adults maximum opportunity to be as independent as they are able to be, but not calling for special programs which might be at the expense of other sections of the population. It is nowhere the intention of the Master Plan, for example, to suggest any sort of public works program which will employ all older people and "thus solve everything". That kind of program would be of doubtful value in several ways, but most important, it would be suggesting a mass solution based on the same arbitrary age classification which caused the mass problem. It would give de jure recognition to the de facto existence of people who are underprivileged because they grew older; it is the intention of

the Master Plan to eliminate the forces creating an underprivileged group, not to call for equal, but opposite, forces which would simply start a war.

Nothing worse could be devised than any sort of special program of this magnitude. Older people would soon band together into a nation-wide, vested-interest, political pressure group, intent (of necessity) upon improving their own lot regardless of who would bear the expense. Society would be split into thirds - the youth, the "aged" and the probable then - victim group: those of ages in between.

The Master Plan intends to make only recommendations which will be as good for society as a whole as they will be for older adults. No other species of recommendation could be either tolerable or wise.

Probably the best examples in Section Two of this kind of recommendation are the several with reference to the County Activities Center. This Center could be justified whether or not there existed such a large group as the older adult, retired, group, because it can be of great value to all citizens and - by bringing them closer to it - to Marin's County government as well. It represents qualitative planning for the older adult also - the kind needed whether or not preventive planning avoids the wholesale arrival on the scene of thousands of new able-bodied but socially and economically rejected older retirees. And finally, it would lead to a re-integration of age groups, and thus to a more socially healthy Marin County. (There also are mentioned specific valuable contributions a County Activities Center could make to Marin.)

Section Three identifies the really old, and calls for services which are as important and needed for them as are other services appropriate for other age groups. Here, also, appears the phenomenon that some recommendations will need less attention if earlier ones are carried out. The cost in time, effort and money for quality protective and supportive services can be enormously reduced if there is good preventive and maintenance planning.

The real challenge in Section Three, however, is for qualitative planning; protective and supportive services for the aged must meet their emotional needs as well as their physical; too often today, these services are rendered to them impersonally at best, and at worst in such a way as to reduce dignity and self-respect. Love, respect and compassion: these become tangible qualities when received by the old, with more power for good than the newest antibiotic or the most expensive gift.

And Section Three concludes with a recommendation pointed directly at the opening sentence of the introduction to this Master Plan. Right at the start it was granted that master planning for people, and particularly for any one age group is an absurdity, though absolutely essential with respect to older adults, because of the way they are regarded today by society. The concluding recommendation may be the most important:

that Senior Citizens Month be observed each year in Marin County and that the focus of observances be on what has or has not been carried out as a result of the Master Plan.

It may be the most important recommendation simply because it has taken several decades for society to get itself into the mess it now is in vis a vis its older members, and while it should not take more than one decade to get a new and sensible trend well started, it will take another until the major ill effects of past decades have vanished into memory. As people forget easily - being human (whatever their age)- this Master Plan should be brought to their attention once a year until that happy time comes when they look upon its recommendations with genuine disbelief that any of them were ever necessary. Then, and only then, may the last (essential) absurdity be banished, and Senior Citizens Month can join the shadowy ranks of other outmoded social phenomena.

Recommendations in this Master Plan already are in approximate priority order for long term planning; for short term planning, however, nearly all recommendations cry out for the right to come first. These two recommendations following come before all others, in any case:

That following presentation to the Board of Supervisors, oral presentation of key and appropriate parts of this Master Plan be made at regular (or especially arranged) meetings of every City Council in Marin County; and

that efforts be made to finance the publication of additional copies of the Plan as needed - many more than could be financed by the current budget of the Community Services Project.

There are also these recommendations which, because they are directly related to City and/or County policy, are stated here rather than in an appropriate place in one of the Sections.

That as low-rent housing units become available to and occupied by, the elderly, the dwelling units and structures they leave be subjected immediately to strict code inspection (by County or City officials as appropriate) so as to bring them up to standard or, if this is not economically feasible, to remove them from the housing market. This will begin to eliminate today's circumstances where enforcement of the codes on substandard buildings could mean ejection of elderly residents who have no other place to go; and

that consideration be given to the following: that those sections of Master Plans for the physical improvement and development of all parts of the County which deal with "community facilities", tentatively locating sites appropriate for schools, churches, community centers, fire stations

and recreation space or facilities, deal also with sites for low income housing (public housing or private).

Following, now, are capsule versions of all recommendations made elsewhere in this Master Plan - with text page numbers given for reference to full wordings - with some notations on priority order. The priorities are only suggested; they should be reviewed each year in the light of progress made in carrying out any of them - progress which could bring about need for different priority ratings entirely.

I - Recommendations Which Could Be Carried Out By Simple Board of Supervisors Action

See Page 31: Maintenance Plans for Social Needs	1. That the County continue to appropriate a modest sum (around $2,500) to that City in the County most in need of it with respect to its own development of centers or center facilities for older adults; and that the sum again go to San Rafael for the 1965-66 fiscal year.
See Page 32; Maintenance Plans for Social Needs	2. That a major emphasis in 1965-66 of the Community Services Project, under the Citizens' Advisory Committee, be to help Marin's cities develop center programs for older adults for residents of those cities and adjacent unincorporated areas.
See Page 37; Maintenance Plans for Physical Needs	3. That the zoning ordinance amendment proposed by the County Planning Commission to create a zone district for mobile home park developments, now in a "tabled" status before the Board, be brought to the floor for decision or referral back to the Planning Commission for further study; and that the Board act favorably.

II - Priority "A" Recommendations

See Page 31; Maintenance Plans For Social Needs	4. For Board of Supervisor Consideration. That a County Activities Center Committee be created or authorized, to draft proposals for the Center with regard to financial feasibility, programming and construction.
See Page 6; Preventive Plans For Economic Needs	5. For Board of Supervisor Consideration. That compulsory retirement plans be eliminated as standard practice; and that a top-level committee be created to implement this recommendation as it determines best, subject to Board approval; and

See Page 20; Maintenance Plans For Economic Needs

6. That this same Committee study the economics (costs to private businesses, direct and through taxes; and costs to government) of continuing or re-employment of older adults versus early retirement of (making unemployed) those older adults.

See Pages 9 & 10; Preventive Plans For Economic Needs

(Initial action on this is classified as Priority "A", but it is recognized that continuing action might be Priority "B" or "C".)

7. For Consideration by the Board for Endorsement and Forwarding to appropriate bodies for action needed. That private and governmental employers institute pre-retirement planning programs for their employees, either individually for their own employees, or cooperatively, at central locations, with unions and educational institutions.

See Page 11; Preventive Plans For Social Needs

8. For Board of Supervisor Consideration. That the SIRS organization (Sons In Retirement) formally be asked to conduct a self study, with the guidance of a research team from an educational institution, to determine what factors appear to give its members an unusually high degree of personal independence; a report to be made, which might be of great value to others.

See Page 34; Maintenance Plans For Social Needs

(Initial action classified as Priority "A"; because of dependence upon other recommendations, continuing action on this rates Priority "B" or "C".)

9. For Consideration of the Volunteer Bureau of Marin County, and Consideration by the Board of Supervisors for Endorsement. That volunteer recruitment, training and assignment be given far greater emphasis than is the case at present, and that contemplation of long range expansion in connection with the proposed County Activities Center be begun.

See Page 44: Supportive Protective Plans - Economic Needs

10. For Board of Supervisor Consideration. That the Marin County Bar Association be requested to organize this service to Marin's older people: providing names and addresses of lawyers throughout the County, who will take affadavits designed to illustrate economic difficulties of older adults in connection with retaining their homes, the information to be tabulated and forwarded to the County as sworn testimony, which protects the identities of all reporting individuals.

See Page 45: Supportive, Protective - Economic Needs

11. For Consideration by the Marin Council of Community Services. That a seminar be organized in conjunction with legal, health and direct social service agencies, on protective services for the elderly.

See Page 55: Supportive, Protective - Physical Needs

12. For Consideration by Public and Private Agencies Which Have or Could Plan Health Education Programs, and their budgeting bodies. That there be additional emphasis on health education programs in the County, for all age groups, with a new focus added on "being healthy when you retire".

III - Priority "B" Recommendations

See Page 55; Final Recommendation

13. For Board of Supervisor Consideration. That each year May be declared Senior Citizens Month in Marin County; that an annual appropriation be made to finance observances; that observances be focussed on what steps have or have not been taken to follow Master Plan Recommendations; and that the Month be declared until the time that older adults have rejoined in the County's economic and/or social affairs to such a degree that any such special Month has become an absurdity.

IV - Priority "C" Recommendations

See Page 50; Supportive, Protective - Physical Needs

14. For Consideration by the Marin Council of Community Services. That a thorough and extensive exploration of the idea of promoting reaching-out services to Marin's elderly be undertaken, if the County Activities Center proposal is found acceptable; otherwise that some exploration be undertaken anyway, but without committment unless some way is found around the problem of very limited social service resources now existing in Marin County.

V - Recommendations To Be Noted

See Pages 36, 37, 38 Maintenance Plans - Economic Needs

15. HOME Committee recommendations incorporated in the Master Plan, plus two new recommendations with respect (a) to the zoning ordinance for mobile home parks (number 3 above) and,

(b) That San Rafael, San Anselmo and Mill Valley be the locations for the low rent housing for the elderly to the extent possible.

APPENDIX "A"

SOURCES OF MATERIAL QUOTED OR PARAPHRASED IN THE TEXT

a. (Pages iv, xiii) Irving Rosow, "And Then We Were Old", TRANS-ACTION, Vol. 2, No. 2, Jan/Feb 1965; a publication of the Community Leadership Project, Washington University, St. Louis, Missouri.

b. (Page iv) "The Role of Community Health and Welfare Councils", United Community Funds and Councils of America, New York City, January 1965.

c. (Pages 5, 6) "Early Retirement: Some Pros and Cons", A Staff Report on Employment and Retirement, National Council On The Aging, New York; Autumn, 1964.

d. (Page 19) "Your Money's Worth" by Sylvia Porter, SAN FRANCISCO CHRONICLE, March 11, 1965. (The Hall Syndicate, Inc., New York).

e. (Pages 20, 21) "Aging", No. 125, March, 1965; Department of Health, Education and Welfare.

f. (Page 21) Robert M. Ball, Commissioner, Social Security Administration; speech given in San Francisco in 1964.

g. (Pages 22, 24) "Essentials of Social Security in the United States", Social Security Administration, Department of Health, Education and Welfare, May, 1964.

h. (Page 25) "Retirement Preparation: An Appraisal", A Staff Report on Employment and Retirement, National Council On The Aging; Winter, 1964.

i. (Page 30) Draft Proposal for Senior Coordinating Council Project at the Civic Center, Civic Center Development Study Committee; January 28, 1965.

j. (Page 33) "Recreation and Urban Development", Lowdon Wingo, Jr.; The Annals of the American Academy of Political and Social Science, Vol. 352; March, 1964.

k. (Pages 36, 39) "Housing Situation of Older Adults, 1960, Marin County", Community Services Project, Marin Council of Community Services, San Rafael, California; December, 1963.

l. (Page 36) "Facts Book: Housing Needs and Programs", Community Services Project, Marin Council of Community Services, San Rafael, California; April, 1964.

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SUMMARY OF NATIONAL REPORTS ON MANAGEMENT IN THE ARTS

a. (Page 4v, 1st) Arthur Hasen, "And Then We Have Art", TECHNOMIC, Vol. 2, No. 2, Jan/Feb 1969: a publication of the Community Development Project, Washington University, St. Louis, Missouri.

b. (Page 4v) "The Role of Community Health and Welfare Councils", United Community Funds and Councils of America, New York City, January 1965.

c. (Page 5, 6) "Early Involvement: Some Proposed Cues", A Staff Report on Judgment and Activement, National Council on the Arts, New York, August 1966.

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e. (Page 20, 21) "Aging", No. 165, March, 1965, Department of Health, Education and Welfare.

f. (Page 21) Robert M. Hall, Commissioner, Social Security Administration; speech given in San Francisco in 1966.

g. (Page 22, 4) "Economics of Social Security in the United States", Social Security Administration, Department of Health, Education and Welfare, May, 1965.

h. (Page 23) "Retirement Preparation: An Approach", A Staff Report on Judgment and Activement, National Council On The Aging, Inc., 1966.

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j. (Page 31) "Recreation and Urban Development", London, Page, Jr.; The Annals of the American Academy of Political and Social Science, Vol. 352; March, 1964.

k. (Page 35, 36) "Housing Situation of Older Adults, 1960, Marin County", Community Development Project, Marin Council of Community Services, San Rafael, California; November, 1963.

l. (Page 36) "Photo Tour: Housing Needs and Programs", Community Services Project, Marin Council of Community Services, San Rafael, California; April, 1964.

m. (Pages 36, 44) "Report and Recommendations on Housing For the Elderly", Citizens' Committee for HOME (Housing Of Marin's Elderly), San Rafael, California; January, 1965.

n. (Page 38) "Your Money's Worth" by Sylvia Porter, SAN FRANCISCO CHRONICLE, April 7, 1965. (The Hall Syndicate, Inc., New York).

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q. (Page 45) "Seminar On Protective Services for Older People" (Proceedings), The National Council On The Aging, New York; 1964. (From "Definitions" and from "Introduction" by Beverly Diamond.)

r. (Page 46) "Background Material", The Governor's Conference On Aging, Sacramento, California; October, 1960.

s. (Page 49) "Report and Recommendations", Friendly Visiting Advisory Committee, Citizens' Advisory Committee, Community Services Project, Marin Council of Community Services, San Rafael, California; April, 1965.

t. (Page 49) "Senior Volunteer Services", California Citizens' Advisory Committee On Aging, Sacramento, California; October, 1964.

u. (Page 51) "Human Aging - A Biological and Behavioral Study", edited by J. E. Birren, et al; National Institute of Mental Health; 1963.

v. (Page 53) "On Growing Older", President's Council On Aging, U.S. Government Printing Office; 1964.

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p. (Page 41) "Aging", no. 125, March, 1965: Department of Health Education and Welfare.

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APPENDIX "B"

NOTE: Appendix "B", consisting of about 20 pages of charts, graphs, maps or text, in support of, in addition to or complimentary to the text of the Master Plan, will have to be issued later as a supplement to these pages. Budgeted funds and staff time available, for our Community Services Project, both ran out in early May.

In the meanwhile, the original data is available for inspection by any interested person, at the office of the Marin Council of Community Services, 2144 Fourth Street, San Rafael. It consists of the following material, keyed and coded as indicated.

Citizens' Advisory Committee

Footnote Number	Source(s) it refers to (See below)	Footnote Number	Source(s) it refers to (See below)
1	A, D, F	11	A, G, I, K, L
2	B, C	12	B, C, E, K, M, N, O
3	B, C	13	P
4	B, C, E, H	14	U
5	I	15	B, D, V, W, X
6	K	16	B, C, E
7	A	17	N, Q, R, S
8	J	18	Y, Z
9	A	19	B, T
10	A, B	20	S, AA, BB

SOURCES

A. "Meeting The Manpower Challenge of the 60's With 40-Plus Workers", U.S. Dept. of Labor publication, BES-NOE 189; November, 1960.

B. "Older American", President's Council on Aging, U.S. Government Printing Office; 1963

C. "Basic Information on the Aged" - Wilbur J. Cohen; reprinted from Senate Subcommittee meeting, 1959.

D. "Senior Citizens", U.S. Department of Health, Education and Welfare pamphlet; undated.

E. "California's Older People, Their Health Problems", State Department of Public Health, Sacramento; 1959.

F. "Centenarians, By Sex and State, 1960", Office of Aging, Department of HEW, OA No. 405, No. 5; February, 1963

A P P E N D I X "B"

NOTE: Appendix "B", consisting of about 40 pages of charts, graphs, maps or text, in support of, in addition to or complementary to the text of the master plan, will have to be issued later as a supplement to these notes. Both typed funds and staff time available for our Community Services Project, both run out in early May.

In the meantime, the original data is available for inspection by any interested person, at the office of the Marin County Council of Community Services, 2144 Mount Carmel, San Rafael. It consists of the following material, keyed and coded as indicated.

Hitchcock Advisory Committee

Notes to number	Score(s) it refers to (see below)	Footnote number	Score(s) it refers to (See below)
1	A, D, V	11	A, C, E, H, E
2	D, G	12	B, C, G, K, L, N, O
3	B, C	13	F
4	E, G, L, E	14	U
5	I	15	E, D, V, W, X
6	K	16	B, C, E
7	A	17	G, H, M, S
8	J	18	Y, Z
9	A	19	W, T
10	A, I	20	L, AA, BB

SOURCES

A. "Making The Longer Challenge of the 60's Its Well-Lived Years", U.S. Dept. of Labor publication, BLS-WCB 1187; November, 1959.

B. "Older American", President's Council on Aging, U.S. Government Printing Office; 1953.

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H. "A Roof Is Not Enough", National Federation of Settlements and Neighborhood Centers, New York; 1960.

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U. Miscellaneous mimeographed memoranda and suggested curricula for pre-retirement training, Everett Junior College; 1963-64.

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** See footnote on page listed
*** Underlined pages indicate where subject is given major treatment

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*** Underlined pages indicate where subject is given major treatment

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